

Minutes
SWRA Board of Directors Meeting
December 12, 2006 9:00 A.M.

Call to order by President Jim Williams was made at 9:00 a.m. The following directors were present: Jim Williams, Judson Edel, Penny Alexander, Jim Koeppen, Debbie Nigh, Wayne Washburn and Tom Handley. Sallie Mason, Community Manager was present.

Minutes of the November 28, 2006 Board Meeting – The minutes were unanimously approved as corrected.

FINANCIAL REPORT: - *Information/Action:*

Legal/Collection Issues –

Glen Ward/Pleasure Properties – Debbie Nigh is working on back fees with the new owners, Pleasure Properties.

June Dennis –Mike Ingram cannot handle this case due to a conflict of interest since Mrs. Dennis's daughter worked for him in the past. **Debbie Nigh will look for another attorney to handle this.**

Bennett Webb – Old maintenance fees will be written off in the Deed for Debt cases when SWRA acquires the property. **SWRA has acquired the Webb property under Deed for Debt and the maintenance fees will be written off and the property listed for sale.**

Alabama State Properties – It is reported that an Alabama appellate court decision holds that all prior debts including maintenance fees are eliminated when there is a tax sale. If so new owners are liable only for maintenance fees from date they acquire the property. Tom Handley and Debbie Nigh will look into this.

Policy Decisions:

(1) Tom Handley made a motion that the Treasurer routinely compile a list of bad debts after all collection efforts have been exhausted. The Treasurer will present that list to the Board for write off approval. Motion was seconded and carried unanimously.

Debbie Nigh reported that our actual accounts receivable were \$77,506.57. The financial reports were reviewed.

(2) Since assessments for those under the 1971 and 1974 Covenants are voluntary – those not paying by December 31st of the year the assessment was made will be written off so as not to distort the Accounts Receivable.

(3) Treasurer Debbie Nigh will prepare for Board approval the three month transition budget for January to March to prepare for the change of Budget year of April 1st to March 31st, which becomes effective this coming year.

A motion was made by Penny Alexander to accept the Treasurer's Report as presented. Motion was seconded and carried unanimously.

Covenant Unity Program – *Information/Action:* Tom Handley has prepared the ballot and cover letter that will be mailed out to 1971 property owners this week.

Job Description – *Information/Action:* Jim Williams distributed a copy of the job description for Travis Fincher. **The Board will review and discuss at the next meeting.**

Proposal on the Gates - *Information/Action:* This will be discussed at the membership meeting on Saturday, December 16th. Tom Handley reviewed several months of entry records for late night and the guards agree that there is very little activity after 10:00 p.m. Judson Edel reported that the Neighborhood Council discussed this and that it was 100% unanimous that there be a guard at gate 49 24/7 because they felt that this was a deterrent to entry. Each 8 hours shift equates to approximately \$24,000 per year. **This will be revisited after the membership meeting.**

Update on Political Action Committee - *Information/Action:* Sy McLain has talked with Representative Betty Carol Graham and she wants to meet with the Board later next month. Sy McLain is aware of our request to have someone to attend the County Commission meetings. **He will try to get a committee member to attend each month.**

County Commission Meeting - *Information/Action:* Jim Williams, Debbie Nigh and Penny Alexander attended the meeting. There was one item concerning StillWaters on the agenda, however no action was taken. In that agenda item, the county attorney, Tom Radney reported that he was recommending that the Commissioners reverse their previous decision to notify SWRA if there were items concerning StillWaters on the agenda. After the meeting this attorney stated that his recommendation came after correspondence from Mr. Phil Zettler's attorney stating that they felt that there were competing homeowner's associations within StillWaters. After discussion **it was agreed that Wayne Washburn would invite Emma Jean Thweat to our January 9th meeting to discuss concerns since she is our new representative.**

Computer Equipment – - *Information/Action:* Tom Ciciola had met with Tom Handley concerning our needs. **Tom Handley made a motion to purchase a Dell laptop that has wireless, has antivirus software, internet capable and has Power Point on it for \$553.35 to be used in the office and at meetings for presentations by the Board. Motion was seconded and carried unanimously.** Sallie Mason's office computer is backed up to CD's presently with one copy being taken home with her and one left in the office. The Accountant has a copy of the Quick Books date and program.

Nominations/Election of Board Members - *Information/Action:* Judson Edel shared a document dated February 16, 2005 that allegedly contained the bylaws voted on in the 2005 annual meeting. There also was produced a copy of the official Bylaws from the SWRA office with an amendment dated in January 10, 2005. That document had been certified as the official amendment to the Bylaws by the then Secretary, Ladelle Russell, signed March 11, 2005. Judson Edel stated that he thought that this was incorrect. Discussion followed and **all agreed that the nominations should be handled by the certified copy on record. It was agreed that Judson Edel and Tom Handley would**

investigate this issue. The certified copy called for 5 members to serve on the nominating committee while the other called for 5 members, 2 being Board members.

GUESTS:

Vision Landscapes – Information/Action: Jerry Riley, Regional Maintenance Manager and Brandon Smith, Account Manager attended the meeting to answer questions about the new contract for 2007. Additions to the contract include additional cuttings of the main roads. The pool, tennis courts, administrative building, boat storage and cemetery areas are included in the new contract. Also added were 25-30 side residential streets that were not being cut but now can be since Ballard Construction cleared the right of ways. The goal is consistent and uniform care so that it always looks managed. **The Board complimented Debbie Nigh and the Vision representatives on the quality of work they had provided and thanked them for their excellent efforts in keeping StillWaters looking neat and maintained.**

Sylacauga Fence Company – Information: Jason Scroggins reviewed the needed repairs as requested by the Board. He had divided the bid into three sections, the video system, gate 34 and gate 49. Many parts are missing from the outgoing equipment as it has been used on the incoming repairs in the past. Different options were discussed and will be decided upon after the membership meeting. Jason Scroggins explained to the Board the damage caused when the rail gate at 34 was moved back manually by the Fire Department. The Board thanked him for his time.

Gate 34 Damage - Information/Action: Travis Fincher was asked to explain what he knew about the incident when the gate was manually moved by Joey Darby from the Fire Department in a non-emergency situation. Joey Darby had written a letter explaining what had happened. The amount of damage done was \$ 2,572.60. Travis Fincher stated that he was not aware of how to open the rail gate properly until after the incident when he was trained by Jason Scroggins of Sylacauga Fence Co. **After discussion, a motion was made that President Jim Williams would write a letter to the Fire Department Chairman, Ted Caudill with a copy of the repair invoice attached explaining what our investigation shows and asking the Fire Department for payment. The Fire Department also has the option of filing the matter with their insurance. Tom Handley made the motion, Judson Edel seconded and the motion carried with Jim Koeppen abstaining.**

CONTRACTS–

Vision Landscapes – Since the new Vision contract is approximately \$31,000 more than last year, the Board agreed to delay the vote until January 9th so the Board could have the benefit of the proposed budget from Treasurer, Debbie Nigh.

Sylacauga Fence – Since the proposed repairs to the Gates totals almost \$25,000 it was agreed to delay further action to the January 9th Board meeting.

Tom Handley agreed to attempt to get a quote on the video system from Tom Ciciola before year-end. The Board will wait until after input at the membership

meeting before deciding which option to take. It is possible that a survey on this issue could be sent out to members with the ballot mailing.

Pool Maintenance – The contract from John Gregory was reviewed and approved as written with SWRA agreeing to provide Worker's Compensation Coverage.

Attorney Daine Sharpe – With the increase in fees for 2007 and the way billing has been handled, Tom Handley questioned if it was the most efficient and he proposed a new billing arrangement that there would be a standard retainer for all legal work short of litigation, a monthly fee to be negotiated. **Tom Handley to handle and bring back to the Board.**

Annual Meeting – *Information/Action:* Due to space availability the Board decided to hold the meeting on Saturday, February 24, 2007 at 10 a.m. The room rental fee is \$300.

New Method of Elections Proposal – *Information/Action:* Judson Edel made a motion that the Board propose a by-law change to require directors to come from different areas determined by the Neighborhood Council map. Motion was seconded for discussion. He felt that there was a danger of condo owners grouping together and stacking the Board. Discussion followed. Though the idea of representation from across the community is a good one others felt that there was no danger from condo owners and that if they were willing to serve on the Board they are residents too. Others felt that it would be too restrictive since it could be hard to find people willing to serve and that the best candidates should be chosen based on qualifications and willingness to serve rather than address. **Motion failed.**

Nominating Committee – *Information/Action:* Using the official Bylaw amendment as recorded in the SWRA office which called for a nominating committee of five members without requirement that any be Board members, the Board selected a list of 17 potential candidates in descending order. **President Jim Williams agreed to notify those selected in that order until the required five members agreed to serve.**

Harbor Point Parking – *Information/Action:* Tom Handley reported that a survey had been prepared by Surveyor, Dan Cook which also showed the property lines in the parking spaces area. The survey showed that there was only a minor encroachment on one and a half parking spaces. Based on that **Tom Handley made a motion to drop the claim against Harbor Pointe on that issue and that they be so advised. Motion carried unanimously.**

Gate Check In Packages – *Information/Action:* Jim Williams stated that he had reviewed all the correspondence and recommended that the Board uphold its previous position of no rental packages being left at the gate. Discussion followed and the Board agreed.

StillWaters Golf and Country Club Logo – *Information/Action:* Debbie Nigh made a motion that effective today, December 12, 2006 that SWRA no longer order any

items with that logo on them. Todd Rogers had written the Board a letter previously asking that SWRA not use the logo without express permission, which was withheld when the request was made to use the logo on shirts for the Gate personnel. Motion was seconded and approved unanimously. The Neighborhood Council wants to have a contest with prizes being awarded. Selection of the new Logo will follow at a later Board meeting.

Gregory & Rhonda Campbell Lot Question – *Information/Action:* Sallie Mason presented a copy of the deed to a lot in Area 9. The owners object to paying maintenance fees contending their property is outside of StillWaters. Their deed shows that their property was subjected to the 1987 Covenants and sold to them in the auction. After discussion the Board instructed staff to tell them they are subject to the Covenants and the maintenance fees.

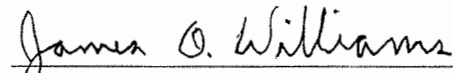
Miller Property – *Information/Action:* Sallie Mason presented a request for refund of building permit fees. In June of 2005 Al Carter's daughter owned a lot and submitted and paid a building fee application. She later sold the property. Recently a refund has been requested. **A motion to deny the request was seconded and carried unanimously. Sallie Mason will inform them.**

Citizen of the Year – *Information/Action:* Jim Koeppen announced that at the suggestion of Frank Greer last year's Board had established a Citizen of the Year Award to be given to a citizen of outstanding service to the StillWaters community with board members and neighborhood council members being ineligible. The award would not necessarily be given every year. It is presented at the annual meeting and was given to Loren Knepp last year. **The Board will consider this and discuss it at the January 9th meeting.**

Neighborhood Council – *Information:* Judson Edel stated that the Neighborhood Council would like to organize the Social Committee next year. Debbie Nigh agreed that this would be a good idea and should be handled outside of the SWRA office totally. She stated that staff do not have time to handle the reservations and residents get mad at them if they want to cancel or need a special exception that cannot be accommodated. The Socials should be handle by a group of members outside of the SWRA.

Meeting was adjourned at 1:30 p.m. and moved into Executive session.


Penny Alexander
Secretary


Jim Williams
President

Date approved Jan 9, 2007

December 15, 2005

MEMORANDUM TO: Mr. Paul Gross

FROM: James O. Williams

SUBJECT: Nominating Committee for SWRA

You have been appointed to the Nomination Committee. Since you were on the Committee before, it seems reasonable that you call the initial meeting of the Committee. You will also serve as Chairman until a Chairperson is elected by the Committee. The Committee is as follows:

Betty Litsey - 825-4714
Paul Gross - 825-7480
Linus Fiely - 825-6553
Charles Darwin - 825-0406
Bob Bradshaw - 825-8178

The Nomination Committee shall accomplish the following:

1. Elect a Chairperson.
2. Select at least four members who are willing to serve if elected to the SWRA Board of Directors. This would mean that there would be at least two choices for each position.
3. Names of nominees should be submitted to the Secretary of the Board by January 8, 2007.
4. The work of the Committee is considered to be confidential.

1/6/07

to allow for manning of Gate 34 at the present time.

Budget New Condo Fees

— Original Message —

From: Tom Handley

To: Penny Alexander; Marian Edet; Jim Koeppen; Debbie Nigh; Sallie at SWRA; Wayne Washburnatwork; James Williams

Sent: 12/27/2006 5:37:09 AM

Subject: Condo Assessments

A week or so ago our Treasurer, Debbie Nigh asked a question as to whether unsold condos at Harbor Pointe and other places were subject to maintenance fees and assessments. The answer seems to be found in one of the unvoted Amendments to the 1987 Covenants dated 7 November 1995 entitled "Supplemental Declaration of Restrictions and Protective Covenants for StillWaters".

Par 3.4 of that document authorized condos within StillWaters. Following that the document amended par 7.8 of the 1987 Covenants dealing with "Unsold Parcels" as follows:

"7.8. Commencement of Assessments. The obligation to pay any maintenance fee or assessment contemplated under Article VII of the 1987 Declaration shall commence on the first day of the month following: (a) (deals with single family residential use) or (b) as to any other Unsold Parcels, the month in which the dwelling unit to be subject to individual assessment under Article VII (e.g., a condominium unit or townhome unit) is legally created and ready for occupancy (fully constructed with all necessary public utilities available)."

It seems that the ARC or Travis can examine the situation at Harbor Pointe and other places to evaluate when those condos become subject to the maintenance fees and assessments and so advise Sallie and the Board. It could be that some would be subject to 2006 fees and 2007 as well.

Tom Handley

HP 27 units @ 319.17

due to the

Minutes SWRA Board of Directors Meeting November 28, 2006 9:00 A.M.

Call to order by President Jim Williams was made at 9:05 a.m. The following present: Jim Williams, Judson Edel, Penny Alexander, Jim Koeppen, Debbie Handley. Wayne Washburn was excused. Sallie Mason, Community Manager, was at the beginning and end of the meeting.

Minutes of the October 31, 2006 Board Meeting - The minutes were unanimously corrected.

Guest: Todd Rogers - Jim Koeppen stated that Todd Rogers would not be attending.

Update on Covenant Unity - Information: Tom Handley reported that he had prepared a ballot and letter, which would be mailed out once finalized.

Executive Center Committee - Information: Jim Koeppen reported that the committee will not meet again until Wayne Washburn returns.

Cleaning Contract - Information/Action: The contract with Pike Properties has been revised due to their loss of employees that means they cannot clean during office hours. Debbie Handley and Penny Alexander will work with Travis Fincher on a revised contract and find a new service.

Job Description - Information: Jim Williams reported that it is not completed yet.

Gate Proposal - Information/Action: Tom Handley distributed the revised version of the proposal that he had updated after the last meeting. Discussion followed on the need to get control of gate cards and access. Tom Handley reported that the records show very little traffic at Gate 49 after 10:00 or 11:00 p.m. and that is by card access. The hours were changed under the proposal to 6 a.m. to 7 p.m. with Gate 49 being 6 a.m. until 11:00 p.m. This proposal will be published in the December newsletter and the Board will ask for feedback preferably by email or letter to Sallie Mason. A community meeting was set for Saturday, December 16, 2006 at 9:00 a.m. for discussion and input. Debbie Nigh will prepare a report on costs on gate expenses and personnel.

Worker's Compensation Insurance - Information/Action: Tom Handley reported that he had spoken with a new person at The Zenith Co. regarding Worker's Compensation and the audit we requested. He reviewed the issues and asked that the problems be corrected. Self employed or individual contractors should not be listed on our policy. The question of whether or not independent contractors could be added to the SWRA policy if their contract stipulated this as part of the terms was brought up. Would that force them to file under the Worker's compensation policy and keep them from being able to sue SWRA? Tom Handley will follow up with the company and with Sallie Mason in the proper procedures for when the auditor visits.

sed and
p a special
Board
at a regular

ed that a copy of the
ommittee who will set
ort back to the Board on

to Executive Session to discuss

waiting on the quote on a cost of a writ

om Handley reported that Attorney Daine
requested that he bring Harbor Pointe's
Cook is resurveying Amanda Gilliland's
rpe will file a request in court for the documents

will follow up and report back to the Board.

Nigh reported that the Deed for Debt program is
recorded in SWRA's name and she asked Sallie

Debbie Nigh will contact the Fire Department and
n clear title. This property will be listed at \$6500, which

agreed to turn his property over to the Deed for Debt
es are being handled on this property that total \$2700. The

eting at 12:05 p.m.

Improvements - Information/Action: Tom Handley reported
om Tom Ciciola on the proposed items. **He will follow up and**

Actions - Information: Judson Edel had nothing to report.

Golfers - Information/Action: A letter requesting that room use fees
be waived for StillWaters Men's and Ladies Golf Association was read.
making the point that the original committee that proposed the regulations
business association use have a charge attached. When the Board
on to allow social use at no charge during the day but kept

StillWaters Golf & Country Club
797 Moonbrook Drive
Dadeville, AL 36853

November 21, 2006

SWRA
1816-B StillWaters Drive
Dadeville, AL 36853

Re: StillWaters Logo

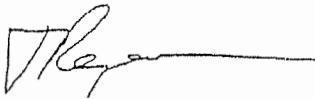
To Whom It May Concern:

The "StillWaters" name and logo are the property of StillWaters Golf and Country Club, LLC. All use of the "StillWaters" name and logo must be by specific written request to StillWaters Golf and Country Club, LLC and any permission for its use may be considered. The action for the request for the use of the name "StillWaters" and the logo shall be indicated by written response. If no response is given within 30 days from the receipt of the written request then it has been denied.

~~Further, the recent verbal request by SWRA has been denied. We do not and have not~~
granted permission for use of the "StillWaters" name and/or logo to SWRA for any purpose (excepting for preparation of street signs within the gated community). Any and all indiscriminate use of the "StillWaters" name and logo is prohibited. StillWaters Golf and Country Club, LLC retains control of the use of the name "StillWaters" and the logo as part of the bundle of rights granted with the purchase of the Golf Courses.

Thanks in advance for the expected cooperation.

Regards,



Todd Rogers
StillWaters Golf and Country Club, LLC

cc: Kendall Zettler
Steve Monk, Esquire

Minutes
SWRA Board of Directors Meeting
October 31, 2006
9:00 A.M.

Call to order by President Jim Williams was made at 9:00 a.m. The following directors were present: Jim Williams, Judson Edel, Penny Alexander, Jim Koeppen, Debbie Nigh, and Tom Handley. Wayne Washburn & Sallie Mason, Community Manager were excused.

Minutes of the October 17, 2006 Board Meeting

The general minutes were approved as amended.

The minutes of Executive Session I, October 17, 2006 were approved as written.

Minutes of Executive Session II, October 17, 2006 were approved as read.

Contract with Himmelwright and Hugulev, LLC – *Information:* Debbie Nigh distributed copies of the old and new contracts with the accounting firm that Jim Williams had signed after approval by the Board.

Parking Encroachment by Harbor Pointe – *Information/Action:* Tom Handley reported that he had made repeated attempts to meet and to talk with Don Allen in order to come to some agreement on this issue, however it was clear that he was being avoided and that a meeting would not take place. Tom Handley had also spoken with Billy Johnson, Harbor Pointe Marina manager, however no progress was made. Don Allen had earlier told Tom Handley that an SWRA employee had told him that the Board was going to give the property in question to Harbor Pointe. We have exhausted the approach to work this out in a friendly manner. The ARC and Board have been trying to solve this issue since the beginning of the year. Discussion followed about the protective buffer of trees for Mrs. Gilliland's property, the permanent removal of all tractor trailers and boat trailers from the Windjammer parking lot and SWRA maintaining ownership of the property however having a written agreement that Harbor Pointe could use the parking places for customer parking not for tractor or dumpster parking as it is now. Discussion of an annual lease on the parking area followed. **Tom Handley made a motion that Daine Sharpe notify Harbor Pointe that the property is owned by SWRA and failing a response SWRA will file an appropriate action against Harbor Pointe. The motion was seconded and after discussion carried. Tom Handley will handle this with Daine Sharpe.**

Update on 1971 Covenant Unity- *Information/Action:* Tom Handley reported that he is moving towards asking for a vote by ballot to change the 1971 covenants. Several owners have changed over to the 1987 covenants that actually hurt the effort, as they would have been a yes vote to change. So far there are 12 yes responses to 7 no. However, there may still be a majority willing to change. Carolyn Brantley had volunteered to make phone calls to those 1971 property owners who have not responded. **Tom Handley will follow up on this.**

Committee on Long Term Use of Executive Center – *Information/Action:* Jim Koeppen reported that he had called a meeting so that Wayne Washburn could attend before his surgery. The committee met with Jim Koeppen, Sallie Mason and Penny Alexander attending. Tom Handley and Wayne Washburn could not attend. The decision to move the Board meeting table & chairs upstairs in order to try it before painting or taking out walls was made and carried out. The idea of an exercise room was put on hold due to age of donated equipment, concerns over need and the potential liability issues over use and maintenance of equipment. Other uses discussed were a reading/lending library and a computer room with Internet connections that could be used

by Board members for SWRA tasks, as well as community members. Jim Koeppen stated that Sallie Mason had requested \$1000 to make the room presentable. **The Board agreed that at this time no money would be spent on painting or improvements.** Tom Handley stated that sub-committees appointed by the Board should not take action before bringing their recommendations back to the Board. In this case that was the charge the committee was given when the Board created it. **A motion was made, seconded and approved that the Executive Center Committee be advised along those lines.**

Update on Stoneview Summit – *Information:* The Board's letter to Stoneview Summit was mailed October 19, 2006. (Copy attached).

Job Description – Jim Williams reported that it is still in progress.

Employee Manual Review – *Information/Action:* A question originally about PTO time from Sallie Mason to Debbie Nigh revealed that there were two versions of the employee manual both dated November 16, 2005. The Board asked Susan Thames to print a version from the office computer. It is different than the version that the hiring committee gave to Travis Fincher. Jim Koeppen and Judson Edel stated that this matched the one they approved. Susan Thames only has one version on her computer and it presently shows an origination date of Friday, November 11, 2005 with a modification date of Sunday, October 1, 2006 and a last access of today. After discussion it was decided that the version with the chart on page 16 reading "Full-Time, Exempt Employees (Scheduled 40+ Hours/Week) PTO Earning Rate" is the correct one that was approved by the last Board. There were concerns that the two versions might have other differences. **The Board asked Debbie Nigh and Penny Alexander to review and compare the two and bring their findings back to the Board.**

Proposal on Gate Policy – *Information/Action:* Tom Handley distributed a Proposed Gate Policy the principal features of which would be to not man Gate 49 after 11 pm with entry by reader card only and that Gate 34 be manned with security personnel from 5 am until 1 pm. Improved signage, better pay and uniforms for security personnel was also included. Motion made to consider policy for discussion only at this time, seconded and approved. (Copy attached). After discussion it was agreed that the policy would be widely distributed (Neighborhood Council, Fire Chief, Developers and other interested parties). Emergency vehicle and personnel access and Time Shares and other issues were discussed.

The issue of trucks over two axles being barred from using Gate 49 and traveling on Moonbrook Drive was discussed. The Board consensus was that it applied to all two-axle trucks. The minority view was that it only applied to construction traffic but did not apply to moving vans, boat delivery trucks, etc. There was also discussion of security personnel pay increases. Jim Koeppen questioned why Sallie Mason had only given them half the increase that the Board had budgeted for last year. Debbie Nigh reported that Sallie Mason was checking with the state to see if a sign indicating truck traffic should use Gate 34 could be added to the Stillwater's sign on Hwy 34 that has an arrow directing traffic to Stillwater towards gate 49 in order to communicate with trucks before they get to 49. **Sallie Mason will report at the next meeting. The Gate Policy Proposal and the two-axle issue were carried over for the next Board meeting.**

Jim Williams stated that Sallie Mason as community manager and head of the security committee should be consulted on these policies. Tom Handley stated that SWRA has struggled with the gates issues all year. He said it was up to the Board to try to deal with the problem.

We have been spending money on gate repair all year and they are still not totally complete and functional. The composition and functioning of the security committee was discussed. The minutes of past meetings were reviewed. The August 22, 2006 Executive Session Minutes, September 5, 2006 Executive Session Minutes, and the October 17, 2006 Executive Session 11 minutes all contain the recommendation by the Board that the gates be turned over to the Covenants and Maintenance Manager. **Jim Williams said he would take the matter up with Sallie Mason when she returns.**

Uniforms for Security Personnel - *Information/Action:* Samples of shirts and jackets for the guards were shown. Sallie Mason had raised concerns about using the StillWaters' logo on the shirts since it belonged to Riverwoods. Judson Edel and Jim Koeppen stated that there was a letter from Riverwoods signed by Todd Rogers stating that SWRA had permission to use the logo and that SWRA currently uses the logo on its street signs, newsletter, keychains, car tags, etc. **After discussion, the Board agreed that Debbie Nigh would order the golf style shirts, jacket and caps with the logo and StillWaters Security.**

November 14, 2006 - *Information/Action:* **The regularly scheduled meeting will be cancelled** due to several Board members being out of town, which means there would not be a quorum present. Another date was discussed however, one could not be found before the November 28, 2006 meeting.

Worker's Compensation Insurance - *Information/Action:* The Zenith Company reinstated the worker's compensation insurance after we paid for the additional costs under protest. **Tom Handley will follow up with Zenith and Rusty Melnick of J.S. Lanier. He is gathering quotes for next year's coverage from other agencies and will report back to the Board.**

Legal

Walnut Hill Water Authority - *Information/Action:* On September 29th, 2006 a new proposal was received and distributed to the Board. The Board approved this at the last meeting. **Jim Williams will sign the agreement and return it to Daine Sharpe. Copies will be distributed to the Board when the document is completed.**

June Dennis - *Information/Action:* The paperwork had been sent to Mike Ingram on October 24, 2006 since Daine Sharpe stated that he was not experienced in filing a writ of execution and it would take time to learn how. **Debbie Nigh is waiting on a quote from Mike Ingram.**

Glen Ward - *Information/Action:* Ownership was transferred to Pleasure Properties before Daine Sharpe filed for judgment. Debbie Nigh is working with Tony Motley of Pleasure Properties who wants to have clear title to this property. **She will pursue and report back to the Board.**

Proposal on Negotiation with Riverwoods - *Information/Action:* Tom Handley had prepared a draft of the Board positions that were discussed at the October 17, 2006 Board meeting. Jim Koeppen made an addition to that draft. Jim Koeppen reported that he had casual meetings with Todd Rogers discussing settlement options without Jim Williams present. He stated Riverwoods Properties wants to go forward and sell lots in the Highlands and Todd Rogers felt SWRA had to prove they had right of control and wanted answers to Steven Monk's opinion letter.

The Board consensus was that SWRA had not and would not respond to Attorney Monk's letter, as it was not addressed to SWRA. Further consensus was that negotiations with Todd Rogers or Mr. Zettler and others should be conducted by the team appointed only and along lines and positions approved by the Board. The Board has not finalized any positions with respect to

Riverwoods as yet. It was pointed out that it was highly inappropriate for Jim Koeppen, as an individual Board member to be discussing options on his own with Riverwoods.

Tom Handley made a motion that Penny Alexander be added to the negotiating team that will continue to meet with Riverwoods properties that was seconded. Penny Alexander responded that she was willing to serve on the committee but suggested that Tom Handley should serve due to his negotiating expertise. Debbie Nigh agreed and discussion included the importance of consistence and continuity for the coming year. Jim Koeppen expressed concern that Riverwoods might not like the addition. Tom Handley pointed out that he had never found that it was wise to let the other party choose your negotiating team. **The motion was amended to state that a third person be added to our negotiating committee to serve along with Jim Williams and Jim Koeppen. Motion was seconded and failed in a tie vote. Debbie Nigh asked that the vote be recorded. Tom Handley, Penny Alexander, and Debbie Nigh voted in favor of the motion. Jim Koeppen and Judson Edel voted against. President Jim Williams cast a no vote for the tie so the motion failed.**

General Membership Meeting – *Information:* The October 28, 2006 property owners' meeting was discussed. Penny Alexander felt that the turnout was good with over 70 people attending and that the presentations were clear and well received. Judson Edel pointed out that we need to go ahead and schedule the annual March meeting at Camp Civitan as the Executive Center is not large enough. Debbie Nigh was pleased with the input from members and would like to move forward with the idea of moving the budget year so that property owners can have input. The suggestion from the floor that the Board consider calling a vote for a larger assessment in 2007 to cover needed expenses was an interesting solution. The covenants were reviewed concerning assessments. Tom Handley stated that he was disappointed that the Community Manager was not present at the start and had not arranged the Power Point presentation and that the Board did not have the necessary computer equipment. Discussion included the need to improve the office computer system and access by Board members to office information. The locking of the office was also discussed. **A motion was made, seconded and approved that Tom Handley would contact Tom Ciciola, Computer Basics, to obtain a proposal to get needed computer equipment, adequate back up systems and to make office information accessible to Board members.**

Reconsideration on Assessment – *Information/Action:* Jim Williams asked if the Board wanted the opportunity to reconsider or revise the motion that passed at the October 17, 2006 meeting. He asked about delaying it until 2007. Past Board meeting minutes concerning the assessment were reviewed showing that the 2005 Board tabled the issue. Discussion followed and Penny Alexander asked what the effective date should be. **The Board agreed to leave it as it was approved at the October 17, 2006 meeting with the effective date of the assessment being the day it was voted on, October 17, 2006 since that was the day the Board took action.**

State of Alabama Property – *Information/Action:* Debbie Nigh reported on the Lot 32 of Phase I that has been offered for sale to us from Larry Doyle. After research she has found that a mortgage company had already foreclosed on it and there are other liens outstanding. Her recommendation was that SWRA not purchase the lot. **A motion was made, seconded, and approved to drop the purchase of this lot.**

Letter to The Pointe at Sunset Point, LLC – *Information/Action:* Travis Fincher, Covenant and Maintenance Manager, presented a letter concerning real estate sign violations at The Pointe at Sunset Point. Travis Fincher reported that he had discussed this with Mr. McDaniel who feels that he is not subject to any of the covenants. Copies of the deeds and the Compliance letter that he had

signed were included in the letter to Mr. McDaniel. After reviewing the entire matter, the Board directed Travis Fincher to remove these signs and to save them.

Pool Repairs Update – Information: Travis Fincher explained that the liner is delaminating in the shallow end. The pool has been pumped out since the drain was filled with concrete in the past. The water bill was around \$300 last month compared to ~~our normal of about \$25 per month~~. We have known that the skimmers have a problem and are deteriorating. American Leak Detection has been out on three occasions in the past. He explained the proposed fix and answered questions. The Board had previously voted to approve the repairs. Penny Alexander thanked him for the thorough job that he has done on getting quotes and solutions to this issue.

Transfer Fees – Zettler/Robinson Property - Information/Action: Penny Alexander raised the issue of irregularities in voting on Board issues by phone and email outside of regular Board meetings. She cited the recent example regarding transfer fees. On Wednesday afternoon October 25th, Todd Rogers approached her personally to seek approval of a waiver of transfer fees by the Board. She told him that what he requested had previously been disapproved by the Board when suggested by the Neighborhood Council and individual realtors. According to the policy the transfer fees would be \$7500 instead of the \$600 he was requesting. Her major consideration would be the fair and equal treatment of all property owners. Todd Rogers told her that Jim Koeppen told him that it wasn't a big issue and that if he were still President of the Board that he would have just waived the fees then dealt with the other Board members later. Penny Alexander stated to the Board that she felt that this kind of comment was not a good reflection on the Board and how we do business, as it is totally improper. Todd Rogers told her that he had spoken with Jim Williams and that an email would be sent out requesting a vote by the Board members to waive the individual lot transfer fee for Mr. Zettler. On Thursday, the email from Jim Koeppen stated that it was at Jim Williams request and that both were in favor of making a special exception and waiving the transfer fees and the decision had to be made because the scheduled closing was the next day. Penny Alexander objected to the email vote and asked that it be taken up at the next Board meeting on Tuesday as it involved wide issues of fairness. Jim Koeppen next reported by email in less than an hour that the vote was four in favor with Debbie Nigh and Penny Alexander against and Wayne Washburn not voting. Penny Alexander objected since she had not voted at all. The procedure of selective phone calls and emails to gather approval left the Board decision open to being questioned on procedural and ethical grounds. Several Board members stated they would have voted differently had the matter been presented and debated at an open Board meeting. Jim Koeppen responded that it was a "no brainer" for him and that he did not call Debbie Nigh or Penny Alexander because he did not need to once he had four votes in favor and that Todd Rogers needed an answer by noon on Thursday. Penny Alexander stated that she felt that this was a very dangerous precedent and other Board members agreed. **A motion was made that any deliberative issues will be handled by the Board at meetings and that email votes would not be used except for an Emergency determined by the President. Motion was seconded.** The Board observed that existing policy permitted the Treasurer to approve taking funds out of the contingency account in emergencies then reporting back to the Board. **After discussion the motion was amended to state that the Board would handle any deliberative issues in session and not by email or phone. The amended motion was seconded and carried.**

NEW BUSINESS

Proposed Bylaws Change – Information: Judson Edle stated that he would like to change the bylaws under the nominations section 7.2 to require that the community be divided along the neighborhood council lines so that only one representative from a neighborhood could serve on the board at the same time because he was concerned that condo owners would outnumber

homeowners and that they could take over the SWRA. Discussion points included that some neighborhoods had a small number of people while others represented many, there are 17 neighborhoods but only 7 Board positions, the condo's have difficulty finding people to serve on their own boards since most are here part-time, and that you could end up tying the hands of the community because it is difficult to find those willing to serve on the Board now, not to mention that you might limit getting the most qualified people. The proposal was copied and the Board will discuss later.

Reflective Signs – Judson Edgel recommended that we use reflective paint on road signs and he had a source for the paint. Board members responded that the new street signs were reflective as were the new road signs.

Letter from Riverwoods Properties – *Information/Action:* Jim Koeppen introduced a letter from Riverwoods asking SWRA to approve the use of Lot 19 on Fern Ridge Drive as an access to development property. **A motion was made, seconded and approved to not approve the request at this time but to include it with the package of negotiations between SWRA and Riverwoods.**

Newsletter – *Information/Action:* Penny Alexander reported on the problems with the delay in the October newsletter that the Publicity Committee had decided to mail to all property owners. Because of complication largely due to the printing company, her recommendation was that SWRA pay for the postage only and not the printing costs. The postage was \$290 and the printing cost was \$1075. **The Board agreed with this and she will work with Sallie Mason on the letter.**

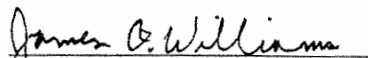
Boat Storage – *Information:* The annual bills will go out the first week of November and the rate of \$180 per year will stay the same. Penny Alexander reported that the Recreational committee had surveyed prices of surrounding boat storage lots and that ours is a bargain. The lot is almost full throughout the year, however we currently have a few spaces.

Landscape - *Information:* Ballard Construction Company has almost completed the clearing of the right of ways and Debbie Nigh reported that they have done a great job and she has received many positive comments from people in the community. They will mulch tree trimmings and mow under the power lines also.

Transfer Fee - Penny Alexander asked that the Board put some thought into the issue of changing the charge of transfer fees from a per lot fee to a per closing fee to be discussed at the next meeting.

Adjourned 1:10 p.m.


Penny Alexander
Secretary


Jim Williams
President

Approved: 11/28/06



Residential Association, Inc.

October 19, 2006

Mr. Bruce Snead
President
Profile Group Inc.
301 Bradley St.
Carrollton, Georgia, 30117

Re: Still Waters" Residential Association

Dear Mr. Snead:

This is in response to your letter of September 14, 2006 replying to Attorney Daine Sharp's letter of September 11th regarding your Stoneview Summit construction project at StillWaters.

Mr. Sharp's letter was written at the Board's direction due to your repeated violations of the Compliance Agreement. The Stoneview Summit property was subjected to the 1987 Covenants by deed under which you acquired the property and that made your activities subject to our Architectural Review Committee (ARC) and its rules and regulations. Finally the Compliance Agreement you signed specifically stated you were subject to the 1987 Covenants.

We appreciate your cooperation and hope that continues. We ask that you continue to advise all of your contactors and subs of the 7 am to 7 pm, Monday – Saturday, (no Sunday work permitted), working hours specified in the Agreement and that no entry to StillWaters will be permitted before 6:45 am.

The Board understands you face challenges in completing your project. I think you have seen that the Board is willing to cooperate in any way consistent with our responsibilities toward our residents.

I refer to the permission the Board granted for extensive concrete pouring on certain days. We stand ready to continue that cooperation in the future.

Sincerely,

Jim Williams
President

cc: Daine Sharpe
EAS Contractors Inc
Lake Martin Partners, LLC

Alabama's Premier Golf & Lake Community

1816-B StillWaters Dr. Dadeville AL 36853

PHONE: 256-825-2990 FAX: 256-825-2991 e-mail: swra@charter.net

Web site: www.stillwatersra.com

2006 Accomplishments for Roads

Repaved 1.2 miles +/- of neighborhood streets

Repaved an additional 1/2 mile of Stillwaters Drive (1.2 miles total paved)

Patched 33 damaged areas of pavement

Striped and provided reflectors on one mile of Stillwaters Drive & 1/2 of Vista Wood Drive.

Repaired and reconfigured drainage ditches

Standardized and placed signage for 35MPH speed limits on main roads
25MPH speed limits for vehicles over two axles

Enhanced the lighting at both Gates 34 and 49 and directional lighting

Replaced metal signage posts with wood 4"x4" posts to enhance appearance

Reached agreement with Walnut Hill Water Authority regarding road damage

Roads

<i>Account Description</i>	Actual	Projected
	2006	2007/08
Paving new roads	\$ 12,952	\$15,000
Re-paving	\$ 75,639	\$105,000
Ditch Repair	\$ 17,658	\$15,000
Directional Lighting	\$ 1,723	\$2,500
Road Signs	\$ 11,781	\$2,500
Safety (reflectors, stripping)	\$ 2,994	\$8,000
Cleanup	\$ 1,475	\$2,000
TOTAL	\$ 124,222	\$150,000

Impact Fees \$28,225.60 less \$14,052 Balance of \$14,173

Road Assessment \$2,900.68

Added Work for 2007 If Funds Become Available

Overlay Dogwood Trail - \$49,500

Overlay StillWaters Drive to Gate 34; includes underlying patching - \$141,000

Overlay Lakeview Ridge from Sunset Point to StillWaters Drive - \$48,500



Five-Year Roadwork Projections

Resurface Moonbrook Drive including removal and disposal of existing pavement - \$275,000

Resurface Stagecoach Road - \$93,000

Overlay Dogwood Trail - \$49,500*

Overlay StillWaters Drive to Gate 34; includes underlying patching - \$141,000*

Overlay Lakeview Ridge from Sunset Point to StillWaters Drive - \$48,500*

Drainage repairs and improvements, yearly - \$20,000 per year

Yearly road repairs including paving and patching - \$150,000 per year

*** To be added to five -year plan if not funded in 2007**

Road Committee Policy for Maintenance & Construction of Roads

Priority for Allocation of Funds

Priority 1 - Main and neighborhood roads. Correction of unsafe conditions.

Priority 2 - Main roads. With consideration of estimated traffic levels and safety concerns.

Priority 3 - Residential and neighborhood roads. With consideration of estimated traffic levels and the number of residences with maintenance fee accounts in good standing.

Priority 4 - Road surface upgrades

Thought you might like to know some of the numbers:

1271 received ballots

966 eligible to vote (due to non payment of fees)

363 voted

Home owners voted - 160

Lot owners voted - 133

Condo owners voted - 70

19 ballots disqualified due to:

17 ballots with unpaid fees

2 for improper votes

total of 382 ballots

3 write ins

SWRA Committees

PAC / LRPC

Karen Phillips
Bob Mathis

Jane Coughlin
Carol Birchfield
Syrol McLain

Budget & Audit

Wes Wood
Gary Crumpton
Herb Starzer

Financial Review

Eldon Johnson
Bill Kent
Peter Arnold
Syrol McLain

ARC

Bob Mathis
Fred Weaver
Don Belew
Wayne Roughton
Frank Greer

Landscape & Maintenance

Kathy Hutson
Lavaughn Johnson

Social

Mary Ann Durr
Betty Bradshaw
Nancy Washburn

Recreation

Pete Levins
Ed Hidden
Jo Bauer
Donna Huddleston
Gary Crumpton
Cheri Crumpton
Katie Knepp

Publicity / Newsletter

Susan Thames
Chuck Lehman
Gert Moore
Sue Alexander
Donna Huddleston

Roads

Peter Van Parys
Bryan Torres
Peter Arnold

Nominating / Election

Paul Gross
Bob Bradshaw
Charles Darwin
Linus Fiely
Betty Litsey

Neighborhood Council

Nancy Washburn — President

Lavaughn Johnson - Secretary

Jan Darwin

Ed Spink

Buddy McCrary

Betty Litsey

Marian Edel

Don Herring

Frank Greer

Bob Bradshaw

Jolie Darby

Tom Dyne

Wes Wood

Thought you would like to know

Covenant 1 – 1971 have 54 properties
Covenant 2 – 1974 have 381 properties
Covenant 3 – 1987 have 1271 properties
Waters Edge Covenants have – 11 properties

18 Permits issued for new homes in 2006
12 Permits for additions to homes
20 permits docks/seawalls/other
1 building for condos – The Point @ SunSet Point

142 new accounts added in 2006 - 134 condos / 8 lots in the
Highlands

Forms are available now for updating gate card information ,
emergency contact list and Resident Directory. Forms need to be
completed and returned to the office by March 31.

Gate Captain – Bill Sevy

Gate Attendants:

**Sue Page
Tommy Bowen
Albert Perry
Mary Nielson
James Eubanks
Jantzen Huges
Marvin Still**

10/28/06
Discussion

INTERIM SWRA GATE POLICIES AND PROCEDURES –

RESOLUTION:

1. These policies are adopted to deal with the continuing construction by developers within StillWaters" and to protect residents' security and peaceful enjoyment of their homes. The Community Manager should continue to pursue making both Gates 34 and 49 fully operational with video capable of recording entries and seen at both gates. After the gates are fully operational the Board will review these policies to determine what, if any changes should be made. The following should be implemented as soon as possible with expedited coordination with the developers and residents.

(a) Gate 34 will be manned by security personnel from 5 am until 1 pm Monday through Friday and on weekends depending on construction schedules. No construction traffic shall be permitted to enter before 6:45 am on workdays. Gate 34 will be totally closed to entry traffic after 10 pm each day. Fire and emergency vehicles may always exit at Gate 34 and after 10 pm must enter by resident card at Gate 49.

(b) Gate 34 shack interior will immediately be refurbished and a working portable telephone for security guard use for communicating with SWRA staff and local police officials.

(c) Gate 49 will be manned by security personnel from 5 am until 10 pm each day after which entry to StillWaters" will be by resident card only. The exit lanes at Gate 49 should immediately be equipped with road "teeth" as has been done at Gate 34.

(d) Appropriate signage will be placed at both Gates announcing

(1) At both Gates 34 and 49 a sign to the effect that no construction traffic will be admitted before 6:45 am on workdays and that unauthorized entry by tailgating or otherwise will be considered trespassing and subject to prosecution.

- (2) At Gate 34 a sign that the gate will be closed to all entry traffic after 10 pm each day and to use Gate 49 which after 10 pm may be entered only by resident card.
- (3) At Gate 49 a sign warning similar to existing sign at Gate 34 that attempting entry by the exit lanes is prohibited and will damage tires.
- (4) At Gate 49 a sign that entry after 10 pm will be by resident card only and providing an emergency phone number. .

All signs should have the StillWaters" logo and be appropriately displayed at each gate.

Personnel Policies:

- (1) Two sets of distinctive golf shirt type uniforms and caps should be furnished to all security personnel at SWRA expense which would have Still Waters" name and logo. Jackets with the same logos would be furnished for winter wear. These uniforms would have to be worn while on duty. The Guard Captain would be authorized to wear a badge with that title.
- (2) That a 10% increase in all Security personnel pay be authorized as soon as funds are available with the "Guard Captain" being paid at least two dollars an hour more than other personnel.
- (3) All security personnel should be briefed on these policies.

GATE PROPOSALS UNDER CONSIDERATION--- Need Feed back.

The SWRA Board is considering the following Gate Policy Proposals.

1. Gate 49 will be manned by security personnel from 5 am until 11 pm each day after which entry will be by resident card only. The exit lanes at the gate will be equipped with road "teeth" to prevent entry by those lanes. All large construction trucks must use Gate 34 including concrete trucks and all eighteen wheelers. Residents will have 24 hour gate access by resident reader cards and will have to admit visitors arriving after 11 pm each day.
2. Gate 34 will be manned by security personnel from 5 am until 5 pm Monday through Friday and on weekends depending on construction schedules. No construction traffic will be admitted before 6:45 am on workdays or after 7 pm without special arrangement. Residents will have 24 hour gate access by resident reader cards and will have to admit visitors arriving after 5 pm each day.
3. All Fire and Emergency vehicles will always have access to StillWaters for entry by codes and reader cards.
4. New signs will be erected which would clearly state the Gate admission policies regarding construction traffic. – as to times and Gates to be used.
5. New sign will be erected which would state that tailgating is considered trespassing and may be subject to prosecution as a trespass, or in the case of a resident in having his or her reader card disabled.

Note: (1) At the present time Gate 49 is manned by security personnel 24 hours a day. These proposals would cancel the over night shift and use those hours in manning Gate 34 during the day. We need more positive control on entry by all types of vehicles.

(2) The proposed gate policies would remain in effect during the continuing construction activities on StillWaters. The Board may alter the policies depending on circumstances.

(3) Special arrangements may be necessary for late entry by developer guests, Time Share and renters.

(4) New and more distinctive uniforms for security personnel will enhance appearance.

INTERIM SWRA GATE POLICIES AND PROCEDURES –

RESOLUTION:

1. These policies are adopted to deal with the continuing construction by developers within StillWaters" and to protect residents' security and peaceful enjoyment of their homes. The Community Manager should continue to pursue making both Gates 34 and 49 fully operational with video capable of recording entries and seen at both gates. After the gates are fully operational the Board will review these policies to determine what, if any changes should be made. The following should be implemented as soon as possible with expedited coordination with the developers and residents.

(a) Gate 34 will be manned by security personnel from 5 am until 1 pm Monday through Friday and on weekends depending on construction schedules. No construction traffic shall be permitted to enter before 6:45 am on workdays. Gate 34 will be totally closed to entry traffic after 10 pm each day. Fire and emergency vehicles may always exit at Gate 34 and after 10 pm must enter by resident card at Gate 49.

(b) Gate 34 shack interior will immediately be refurbished and a working portable telephone for security guard use for communicating with SWRA staff and local police officials.

(c) Gate 49 will be manned by security personnel from 5 am until 10 pm each day after which entry to StillWaters" will be by resident card only. The exit lanes at Gate 49 should immediately be equipped with road "teeth" as has been done at Gate 34.

(d) Appropriate signage will be placed at both Gates announcing

(1) At both Gates 34 and 49 a sign to the effect that no construction traffic will be admitted before 6:45 am on workdays and that unauthorized entry by tailgating or otherwise will be considered trespassing and subject to prosecution.

(2) At Gate 34 a sign that the gate will be closed to all entry traffic after 10 pm each day and to use Gate 49 which after 10 pm may be entered only by resident card.

(3) At Gate 49 a sign warning similar to existing sign at Gate 34 that attempting entry by the exit lanes is prohibited and will damage tires.

(4) At Gate 49 a sign that entry after 10 pm will be by resident card only and providing an emergency phone number.

All signs should have the StillWaters" logo and be appropriately displayed at each gate.

Personnel Policies:

(1) Two sets of distinctive golf shirt type uniforms and caps should be furnished to all security personnel at SWRA expense which would have Still Waters" name and logo. Jackets with the same logos would be furnished for winter wear. These uniforms would have to be worn while on duty. The Guard Captain would be authorized to wear a badge with that title.

(2) That a 10% increase in all Security personnel pay be authorized as soon as funds are available with the "Guard Captain" being paid at least two dollars an hour more than other personnel.

(3) All security personnel should be briefed on these policies.

10-20-2006

C/S: 62-03-0001
Date of
Sale to State: 05-14-2003

STILLWATERS RESIDENTIAL ASSOCIATION INC
11 LAKEVIEW RIDGE
DADEVILLE, AL 36853

County: TALLAPOOSA
Assessed to: COUCH CHARLES W & PHYLLIS T

Dear Applicant:

This is to notify you that the State Land Commissioner has fixed the price set out herein as being the amount necessary to purchase the right and title of the State in lands described as follows:

[Unit/Key/Acct]#:

Parcel #: 6216093100010830000000

Legal description: LOT 32 BLK I PHASE I DEER RUN SUBDIVISION STILL WATERS SECTION 31
TOWNSHIP 21N RANGE 23E

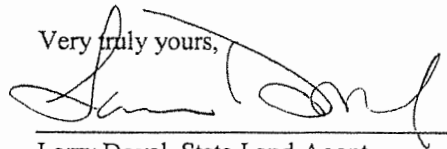
Price (accrued taxes and interest)\$ 432.33.

The above price includes ad valorem taxes due the State, County, and City (except City of Selma) maturing before and on October 1, 2007.

Please make remittance by cashier's check, certified check or money order to Alabama Department of Revenue—No personal checks accepted. Please make separate remittance for multiple purchases.

Please return this price-fixed notice with your remittance to P.O. Box 327210, Montgomery, AL 36132-7210. This notice is void after **Twenty** calendar days from **10-20-2006**.

Very truly yours,



Larry Doyal, State Land Agent
Property Tax Division

CC: Tax Collector/Judge of Probate/Revenue Commissioner

Office Use Only

Dear Tax Collector/Judge of Probate/Revenue Commissioner:
Please advise if this property is redeemed.

Minutes
SWRA Board of Directors Meeting
October 17, 2006
8:00 A.M.

Call to order by President Jim Williams was made at 8:05 a.m. Sallie Mason Community Manager was present. The following directors were present: Jim Williams, Judson Edel, Penny Alexander, Jim Koeppen, Debbie Nigh, Wayne Washburn and Tom Handley.

Minutes of the October 3, 2006 Board Meeting – The minutes were approved as written.

Financial Review September 30, 2006 - *Information/Action:* Debbie Nigh presented the monthly accounting package. Discussion followed and the report was approved as presented. She reported that she had reviewed a copy of the 2005 audit and all suggestions made by the accounting firm have been enacted. **Jim Williams will sign the new accounting contract with Himmelwright and Hugely.** This is due to changes made in frequency of Allyson Baker attending board meetings from monthly to quarterly.

OLD BUSINESS:

Harbor Pointe Parking Encroachment – *Information:* Tom Handley will continue to try to schedule a meeting with Don Allen.

Committee for Executive Center – *Information:* Jim Koeppen reported that it has not met.

Stoneview Summit – *Information/Action:* A response letter to Bruce Snead's letter of 9/14/06 drafted by Tom Handley was reviewed and discussed. (Copy attached). **A motion to accept as corrected that was made by Jim Koeppen was seconded and carried.**

Insurance - *Information/Action:*

1. **Worker's Compensation** – The Zenith Company sent a cancellation notice effective 10/24/06. Sallie Mason spoke with Rusty Melnick of J.S. Lanier who was not aware of this and stated that he had not yet forwarded our letter requesting an audit of our account since we feel we have been overcharged. **She will follow up on this.**
2. **Increased Coverage** – J.S. Lanier quoted one price on the coverage changes that we had requested however the bill is for more. The binder on the building that was sent was for \$250,000 rather than the \$350,000 that we requested. **Tom Handley and Debbie Nigh will check into this.**
3. **Insurance Gate Claim** - The insurance claim check still has not yet been received. **Sallie Mason will follow up on this.**

Job Description – *Information:* Jim Williams and Sallie Mason are working on job descriptions that the board will review.

General meeting October 28th – *Information/Action:* Jim Williams reviewed the agenda for the meeting. Debbie Nigh will present financial information, Jim Williams will update the residents on what the Board has been doing, Jim Koeppen will share some of the information from developers and questions will be taken from the floor. Tom Handley pointed out the strategy of presenting the need for increased revenues.

Political Action Committee – *Information/Action:* Debbie Nigh asked when the paperwork to the Tallapoosa Sheriff for a letter of endorsement and the request for approval by the County Commissioners would be complete. She stated that she and Susan Thames had completed the forms almost a month ago. **Jim Williams and Sallie Mason will handle completing this project so that it may be taken to the State Legislature via Betty Carol Graham and Ted Little.**

Riverwoods Properties – The Board moved into Executive Session to discuss the meeting between Jim Williams, Jim Koeppen and Phil Zettler, Kendall Zettler and Todd Rogers.

2006 Assessment – *Information/Action:* After discussion, **a motion was made by Penny Alexander to bill a \$100 assessment for the year 2006 for all property owners under the 1987 covenants and to ask for a voluntary contribution from all other covenant owners to be set aside to be used for general legal fees. The motion was seconded and carried.** This will be discussed at the October 28th membership meeting.

LEGAL UPDATES

Deed for Debt Program – Twenty-eight letters were sent out. Three people have offered their deeds and Debbie Nigh is researching property values and monies owed on these. One person paid in full and six are making payments through Holloway Collections, LLC. **Debbie Nigh will proceed in having these properties listed and the closings will be handled by Attorney Don Harrison under an agreed fee structure.**

June Dennis Judgment – Debbie Nigh requested that she have authority to ask Daine Sharpe to file a foreclosure under a writ of execution on this property since he has handled this case up to this point. She will contract with Daine Sharpe at a flat fee. **The Board agreed.** Debbie Nigh will work with Sallie Mason and they will let Jim Williams know when this is ready.

Glen Ward Judgment – This case was reviewed. One parcel was sold to Pleasure Properties for \$10 and they are working with Debbie Nigh to resolve payment on this. **She will report back to the Board.**

Evans/Cobb case – Thus far SWRA has incurred legal expenses of \$6,919.00 on this case.

Walnut Hill Water case – Thus far SWRA has incurred legal expenses of \$6,012.00. Jim Koeppen distributed an agreement that the Walnut Hill Board had approved. They altered the sentence under item 4 and left it in per our request. Jim Koeppen reported that neither Daine Sharpe nor Mark Allen Treadwell felt that we should ^{not} add a mediation clause or resolution process as Tom Handley had suggested. ^{an arbitrator} **Jim Koeppen made a motion to accept the agreement as presented. Motion was seconded and carried.** PA.

Spencer Lumber Company – Tom Handley reviewed the response from them concerning their truck that hit the gate and their repairman who welded it incorrectly and shorted out the electrical board. He had visited Jim Haygreen but was not able to negotiate an agreement. **Tom Handley will take a statement from Jason Scroggins of Sylacauga Fence.**

Thompson Carriers – The gate damage done by their driver was discussed. Tom Handley made a motion that Spencer Lumber and Thompson Carrier be turned over to Daine Sharpe to file for suit. Motion was seconded and carried.

NEW BUSINESS

Policy on Use of Executive Center – Action:

A motion was made by Penny Alexander to remove item “#6 No Alcohol” from the current guidelines. Motion was seconded and after discussion carried.

A motion was made by Penny Alexander to remove the “After Hours- Security Guard Present after Hours” and to add an item that the original committee had suggested stating, “The facility shall not be rented to individuals who wish to have a function where the majority of attendees will be minors (under the age of 21), such as birthday, holiday or graduation parties of other events.” The motion was seconded and after discussion failed.

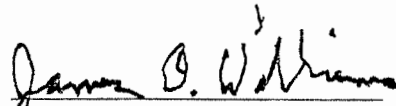
Sylacauga Fence Company Proposal – Information/Action: The proposal was reviewed which quoted a total of \$18,231.00 in parts and labor. After discussion, Tom Handley made a motion that it be accepted on the express condition that it be done for the stated price to make the gate fully operational including video with no increases and that adequate training be included for Sallie Mason and Travis Fincher. The motion was seconded and passed. The board agreed that Tom Handley will draft the contract and the money will be taken out of the reserves account.

Uniforms for Security Personnel – Information/Action: Debbie Nigh had researched pricing and inventoried current uniform pieces that are worn and not the right sizes for current personnel. She suggested that new uniforms consisting of 2 shirts, 1 jacket and 1 hat per person be purchased. The package would be \$80 - \$100 per person. The Board agreed that Sallie Mason and Debbie Nigh would handle this project.

Sallie Mason was excused and the Board went into Executive Session.

Meeting was adjourned at 12:15 p.m.


Penny Alexander
Secretary


Jim Williams
President

Approved: 10/31/06



Residential Association, Inc.

October 19, 2006

Mr. Bruce Snead
President
Profile Group Inc.
301 Bradley St.
Carrollton, Georgia, 30117

Re: Still Waters" Residential Association

Dear Mr. Snead:

This is in response to your letter of September 14, 2006 replying to Attorney Daine Sharp's letter of September 11th regarding your Stoneview Summit construction project at StillWaters.

Mr. Sharp's letter was written at the Board's direction due to your repeated violations of the Compliance Agreement. The Stoneview Summit property was subjected to the 1987 Covenants by deed under which you acquired the property and that made your activities subject to our Architectural Review Committee (ARC) and its rules and regulations. Finally the Compliance Agreement you signed specifically stated you were subject to the 1987 Covenants.

We appreciate your cooperation and hope that continues. We ask that you continue to advise all of your contactors and subs of the 7 am to 7 pm, Monday – Saturday, (no Sunday work permitted), working hours specified in the Agreement and that no entry to StillWaters will be permitted before 6:45 am.

The Board understands you face challenges in completing your project. I think you have seen that the Board is willing to cooperate in any way consistent with our responsibilities toward our residents.

Law Offices

E. DAINE SHARPE, P.C.

134 NORTH BROADNAX STREET

DADEVILLE, ALABAMA 36853-1303

E. DAINE SHARPE

TELEPHONE: (256) 825-4631

FACSIMILE: (256) 825-8825

ELDON SHARPE
1938 - 2005

October 4, 2006

VIA FACSIMILE ONLY (825-2291)

Still Waters Residential Association
ATTN: Sallie Mason

Re: Still Waters Residential Association vs. Walnut Hill Water Authority

Dear Sallie:

Attached is the newest proposed language for the agreement between SWRA and Walnut Hill Water Authority. Please forward to Jim Koeppen for his review. After review of this change, please contact me and let me know if SWRA is agreeable with the changes. I think this language will work for the agreement.

Should you have any questions, please call.

Sincerely,



Daine Sharpe

DS/psb
attachment

the costs for repair and/or resurfacing any roads required to be cut for water service installation. SWRA shall provide written confirmation to the Authority that the applicant/customer has satisfactorily paid all amounts to SWRA for any charges for the provisions of this paragraph prior to the Authority's installation of a water metering device or otherwise providing water service to the applicant/customer.

4. The parties acknowledge any developer shall also be required to submit to the Authority any plans, specifications, drawings or any other engineering documents as deemed necessary by the Authority to determine the water systems needs and requirements for the prospective development. The Authority shall maintain the absolute right to require any developer to make such system upgrades as necessary to provide water service to the planned development in accordance with the Authority's overall system capacity.

5. In the event the Authority is required to perform any maintenance or repair to existing water service lines, and such repair and or maintenance shall require the removal of asphalt or other road surfacing; then the Authority shall saw cut the road surface as necessary for the repair or maintenance. Following the necessary maintenance and/or repair, the Authority shall remove from any excavated area all wet dirt and/or road subsurface and shall fill the repair area with dry dirt and



HIMMELWRIGHT & HUGULEY, LLC
Certified Public Accountants

PROPOSAL

1) Monthly accounting service, which includes:

- a) Preparation of bank reconciliations;
- b) Preparation of financial statements;

2) Quarterly accounting service, which includes:

- a) Preparation of quarterly payroll tax returns;
- b) Attendance at quarterly board meeting.

3) Year-end tax returns, which includes:

- a) Non profit tax return;
- b) Preparation of Privilege tax return;
- c) Preparation of Personal Property Tax Return;
- d) Preparation of W-2's and 1099 forms.

4) Additional work, such as consultations with CPA's, will be billed accordingly.

Monthly Fee \$450

Accounting services are not limited to the above. As your business grows, we will assess the need to adjust our services to reflect your needs.

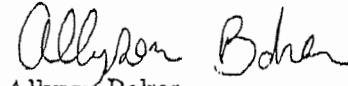
Please review this proposal at your convenience, and contact me with any questions related to the above proposal or related to the firm. Again, I appreciate your consideration.

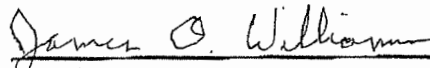
If the above meets with your satisfaction, please sign and return this letter in the enclosed self-
2002 Yarbrough Drive • P.O. Box 1790 • Opelika, AL 36803-1790 • 334.749.3449 • fax 334.749-3450
Members American Institute of Certified Public Accountants

addressed stamped envelope.

If you have any questions regarding this material, please call our office at (334) 749-3449.

Very truly yours,


Allyson Baker
Himmelwright & Huguley, LLC



Board Member
Still Waters Residential Association



**HIMMELWRIGHT & HUGULEY, LLC***Certified Public Accountants***STILLWATERS RESIDENTIAL ASSOCIATION, INC.****PROPOSAL**

1) Monthly accounting service, which includes:

- a) Preparation of bank reconciliations;
- b) Preparation of financial statements;
- c) Assist with preparation of payroll and vendor checks;
- d) Pick up and delivery service as needed;
- e) Attendance at monthly board meeting;
- f) Total monthly service fee \$550.00.

2) Quarterly accounting service, which includes:

- a) Preparation of quarterly payroll tax returns (included in monthly fee).

3) Year-end tax returns, which includes:

- a) Non profit tax return (\$ 625.00);
- b) Preparation of Privilege tax return (included in tax return fee);
- c) Preparation of Personal Property Tax Return (included in tax return fee);
- d) Preparation of W-2's and 1099 forms (included in tax return fee);

4) Additional work, such as consultations with CPA's, will be billed accordingly.

Accounting services are not limited to the above. As your business grows we will assess the need to adjust our services to reflect your needs.

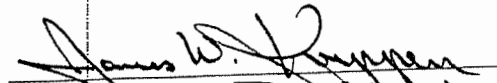
Please review this proposal at your convenience, and contact me with any questions related to the above proposal or related to the firm. Again, I appreciate your consideration.

If the above meets with your satisfaction, please sign and return this letter in the enclosed self-addressed stamped envelope.

Very truly yours,



Hal Huguley
Himmelwright & Huguley, LLC



Board Member - ~~President~~
Still Waters Residential Association

Minutes
SWRA Board of Directors Meeting
October 3, 2006
9:00 A.M.

Call to order by President Jim Williams was made at 9:00a.m. Sallie Mason, Community Manager was present. The following directors were present: Jim Williams, Judson Edel, Penny Alexander, Jim Koeppen, Debbie Nigh, Wayne Washburn and Tom Handley.

Guest: Resident Marian Edel (*Information/Action:*) spoke to the Board about Stoneview Summit beginning work before 7:00a.m. on a regular basis. The construction noise wakes people up. She expressed her frustration that SWRA was not enforcing the work hours. She stated that they begin early and quit work around 3:00 p.m. The Board went into Executive Session to discuss this issue. **It was agreed that Jim Koeppen would call John Moore who had promised him that the early hours would stop when we agreed to let them pour concrete on three occasions from 7a.m. to 11a.m. and ask him what he would do about it. A motion was made by Tom Handley that the gate at 34 be staffed from 5:00a.m. – 7:00a.m. on Monday through Saturday with the guard being instructed to deny access to non-residents before 6:45a.m. The guard will enforce the gate policy by recording card numbers, name and property address. Motion was seconded and carried unanimously after discussion. It was agreed that roving security would be at the sites of Stoneview Summit and The Point at Sunset Point in the early morning with instructions to tell constructions workers that work cannot start until 7:00 a.m., record what is happening and report back to the Board.**

Gate Repairs *Information/Action:* Discussion was held. The Board requested a complete quote from Sylacauga Fence at the last meeting. Sallie Mason reviewed three estimates from him totaling \$17, 731.32 plus freight not including the video repair. **A motion was made by Penny Alexander that Sallie Mason contact Sylacauga Fence requesting a contract on an installed price to completely repair the gates at 34 and 39 to include a guarantee that the gates will be fully operational upon completion including the video system. Contract to include all parts, trip charges, labor, shipping and training of Sallie Mason and Travis Fincher upon completion. Payment of half down to be made at the signing of the contract and the balance to be paid when the gates are fully operational. Tom Handley seconded and after discussion the motion carried unanimously. We will ask a representative from Sylacauga Fence to attend the next board meeting in order to explain the needed repairs.**

Minutes of the September 19, 2006 – The minutes were reviewed and corrections made. A motion to approve as corrected made by Jim Koeppen was seconded and carried.

OLD BUSINESS:

Harbor Pointe parking encroachment – *Information:* Tom Handley reported that he had a nice initial conversation with Don Allen and would be meeting with him to follow up.

Covenant Unity Update - *Information:* Tom Handley stated that a second follow up letter would go out soon. So far two properties have signed over to the 1987 covenants, 10 have responded yes with 7 responding no.

State of Alabama Properties – *Information:* We are waiting to hear from Larry Doyle.

Committee for Executive Center – *Information:* has not met yet due to members being out of town.

Letter to Riverwoods – *Information:* There has been no response to the invitation to attend the Board meeting.

Invitation to Developers for lunch meeting – *Information:* Todd Rogers has responded that Riverwoods will be represented. There has been no response from others that were invited.

Insurance *Information/Action:*

1. **Increased Coverage** – J.S. Lanier says they have mailed the binders on the additional coverage however Sallie Mason has not received them. **She will contact them again.**
2. **Insurance Gate Claim** - The insurance claim check has not yet been received.
3. **Worker's Compensation** –Tom Handley had spoken with Randy Melnick of J.S. Lanier concerning the audit covering 1/20/05 to 1/20/06 on The Zenith policy. The auditor had included outside contractors in addition to payroll employees but should not have. **It was agreed that Penny Alexander and Sallie Mason would write a letter requesting a review of the audit for an adjustment and a refund.**

777 Business use of StillWaters' name – *Information:* Tom Handley had stopped by and was told that they were removing the StillWaters' name from his signs. We have permission to remove the signs, as they are located.

Alabama Power Re-licensing - *Information:* Sallie Mason will attend some of the meetings to represent SWRA.

NEW BUSINESS

Job Description – *Information/Action:* Jim Williams had asked Sallie Mason, Susan Thames and Travis Fincher to submit written job descriptions. **Jim Williams and Sallie Mason will work with Travis Fincher to have the same format for all three and report back to the Board for review. Tom Handley is also working on a community manager job description that is based on one from another homeowner's association.**

General meeting October 28th – *Information/Action:* A meeting for all property owners is scheduled. Jim Williams will make a few introductory remarks and then open the floor for questions and comments. It will be a good time for brainstorming of ideas in order to develop a survey that could be mailed with the invoices. The budget will also be discussed and open for input. Debbie Nigh has asked Allyson Baker to have the September report to us by October 17, 2006.

Discussions with Developers – *Information/Action:* Jim Koeppen distributed a list of topics that he felt could be discussed with different developers. He said that Todd Rogers of Riverwoods had asked that he and Jim Williams meet with Todd Rogers and Kendall Zettler on Wednesday. The list was reviewed, discussion followed. All agreed that we should to

work together to keep StillWaters as one community. **Jim Koeppen will report back to the Board concerning the meeting.**

Pike Properties - *Information/Action:* The cleaning contract is not being met. The current contract is through 2/1/07. **After discussion it was decided that Sallie Mason and Penny Alexander would address this with them.**

StillWaters' Vehicle – *Action:* A motion was made by Tom Handley to have Travis Fincher drive the truck when on business to increase visibility in the community since we have the truck parked. Motion was seconded and discussion followed. The roving guards should have priority use of the vehicle. The motion carried. It was agreed that Travis Fincher or Sallie Mason could use the vehicle if on business errands even outside of StillWaters.

COMMITTEE REPORTS

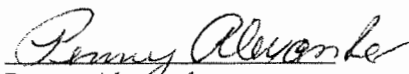
ARC – Wayne Washburn reported that the committee is confused concerning property in the Traditions areas and how to handle this. Sallie Mason responded that Todd Rogers had asked to be notified if building requests came in. The ARC would like to know if it is within their authority to add an amendment to the guidelines. After discussion it was determined that square footage cannot be changed because that is on the deed, however other requirements could be. **Wayne Washburn will respond to the ARC that the Board would review any proposed changes.**

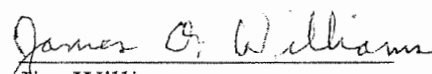
Neighborhood Council- Judson Edel reported that the Council had suggested that gate 34 be closed from 7p.m. – 6:30a.m. to all residents and contractors so that all would use gate 49 at night. The resort operated many years with only one entrance and there is not much traffic at night. Discussion followed **and it was decided that we would wait to see how effective the changes that had just been voted on proved to be.**

Pool – Penny Alexander reported that Travis Fincher was gathering estimates on fixing the bottom of the pool. We have also had a very large water bill and are trying to determine what caused this. **She will report back to the board on the estimates because this will probably put us over budget on the pool.**

Tennis – Penny Alexander reported that the gate locks have been changed out and repaired on both the front and back gates.

Meeting was adjourned at 12:20 p.m.


Penny Alexander
Secretary


Jim Williams
President

Approved: 10/17/06

Agenda SWRA
September 19th, 2006

Call to order: 9:00 AM

Guests: Bob Hanby, Allyson Baker, & Kathy Mann

Minutes of last meeting:

Old Business:

Water line

Parking encroachment by Harbor Pointe

Update on Covenant Unity –Tom Handley (9 yes -7 no)

State of Alabama properties – Tom Handley

Governors visit to StillWaters – September 28th (Meeting with Sy on Monday 9/18/06)

Committee for Executive Center – Jim Koeppen

Riverwoods Letter (Zettler)

Violations of Stoneview Summit

Any other old business

Legal Cases:

Evans/Cobb – Daine Sharpe is writing the brief

Walnut Hill Water - waiting for changes from last board meeting –

Glenn Ward – SWRA won by default – have not receive the paperwork

New Business:

Zettler – Road at Pebble Beach

Core of Values for Developers Meeting – Jim Koeppen

Alabama Power Process – Jim Williams

Any Other New Business

*Insurance
Lake Clean Up Day*

Committee Reports as Needed:

Roads

Security

Landscape

Social

Newsletter

PAC/LRPC

ARC

Documents

Neighborhood Council

Pool/Tennis/Boat Storage

Adjourn 11:00 AM

FYI – Request for insurance gate claim has been done.

SWRA office hours are changed to be open from 8am -5 pm

Minutes
SWRA Board of Directors Meeting
September 19, 2006
9:00 A.M.

Call to order by President, Jim Williams was made at 9:00 a.m. Sallie Mason, Community Manager was present. The following directors were present: Jim Williams, Judson Edel, Penny Alexander, Jim Koeppen, Debbie Nigh, Wayne Washburn and Tom Handley.

Guest: Resident Bob Hanby spoke about gambling and the new establishment (777) on Highway 34 using the StillWaters name on 777 his advertising. He had met with Sheriff Jimmy Abbett . A couple of Board members have talked with the owner, Craig Frasher. **A motion was made by Penny Alexander and seconded that as a first step, President Jim Williams send a letter to Craig Frasher at 777 requesting that he remove the StillWater's name from all signage and advertisements immediatly. Jim William's letter will state a reasonable time limit that this is done or state that SWRA will file suit. Copies will be sent to Jimmy Abbett, Leon Archer, County Commissioner and Troy King, Attorney General. It was suggested that the letter be hand carried to the establishment. The motion passed unanimously.**

Minutes of the September 5, 2006 – The minutes were reviewed and corrections made. A motion to approve as corrected made by Jim Koeppen was seconded and carried.

OLD BUSINESS:

12" Water line – *Information:* Nothing has happened as of yet so this will be dropped from the agenda until a later date.

Hydraulic Loop - *Information:* connecting water lines from 34 and 49. This will be done by D&J Paving as fulfillment on a commitment made by Harbor Point which will increase pressure and flow of water. This will allow that in the case of segments needing to be shut down in StillWaters the back flow will allow that the entire resort will not have to be shut off.

Harbor Pointe parking encroachment – *Information:* Tom Handley will set up another meeting with Don Allen.

Covenant Unity Update - *Information:* Debbie Nigh reported that nine of the 1971 covenant owners are in arrears on fees therefore she questioned if they would be able to vote. Tom Handley and his committee will follow up to get responses in. Meetings will be set up this fall. Currently there are 9 yes and 7 no with two properties signing over to the 1987 covenants.

State of Alabama Properties – *Information:* Larry Doyle has contacted the county for appraisals. No other information at this time. Sallie Mason has filed up to date liens on these properties.

Governors Visit to StillWaters – *Information/Action:* **Sallie Mason will follow up with Laeman Butcher and make the necessary arrangements.** Judson Edel, Wayne Washburn and Penny Alexander will not be available to assist.

Committee for Executive Center – has not met yet due to members being out of town.

Riverwoods letter – *Information:* In response to the August 30th letter sent from Riverwoods to those property owners in the Traditions Covenants, Jim Williams had written a letter on Sept. 7th (copy attached) to Kendall Zettler inviting him to a meeting with the Board to discuss issues. No response has yet been received. Sallie Mason reported that Todd Rogers had been by the office to pick up road specifications and right of way information.

Guest – Allyson Baker of Himmelwright Hugely distributed the financial reports as of August 31, 2006. *Information/Action:* Debbie Nigh reported that since the report was printed we had collected an additional \$17,794. The projected income for 2006 has been met and exceeded by \$15,000. Questions were answered and discussion followed. **A motion by Debbie Nigh to change the agreement with Himmelwright and Hugely to have Allyson Baker attend only quarterly meetings rather than monthly was seconded, discussed and carried unanimously.** This will reflect a savings of \$75 per month in our agreement. Debbie Nigh discussed with Allyson the audit procedures required by our by-laws. It was determined the current service provided by the accounting firm was adequate to fulfill the by-law requirement. Debbie Nigh reported on the ability to handle funds by electronic banking with both the Bank of Dadeville and the Alabama Power Credit Union for a \$5 per month fee. This will produce savings in the long run and **she and Sallie Mason will have this set up by year-end.**

Guest – Kathy Mann of Holloway Collections, LLC was introduced.

Information: She reviewed collection procedures and made suggestions as to how the Board should proceed on certain cases. She stated that she thought that the “Deed for Debt” program was an excellent one.. Debbie Nigh and Kathy Mann had reached an agreement that fees would be prorated based on collections of these properties. **Kathy Mann shared a copy of the process for filing suit against debtors and the process of garnishment. Sallie Mason will copy these and put them in the Board boxes.** Kathy Mann suggested changes in our statements and invoices to more clearly reflect our collection procedures. She also described a gifting procedure in which we would require the social security number of the property owner. She will send information on both of these issues. She suggested that we have property owners complete an informational form that would include emergency contact information and social security numbers. This information would be very helpful should collections be necessary in the future. The Board thanked her for taking the time to attend the meeting.

NEW BUSINESS:

Core of Values for Developers' Meeting - *Information:* Jim Williams shared a letter dated September 12th that he had sent inviting all developers to a meeting and "dutch" lunch. At this time there has been no response.

Publishing Board Minutes - *Information/Action:* The question of publishing and emailing the minutes of the Board meetings was discussed. **It was agreed that minutes could be publicly distributed once they had been approved.**

A homeowners open forum meeting will be scheduled for a Saturday in the fall in order to get community feedback on issues.

Lots 1, 2 and 3 of Blue Creek Subdivision - *Information/Action:* **Travis Fincher will be asked to write a letter notifying Riverwoods/ Zettler of the violation of the 1987 covenants since they have ignored verbal agreements to clean these lots up.**

Alabama Power Relicensing Process - *Information/Action:* Dave Heinzen had requested that SWRA be a part of the process. The Board felt that this was an important issue affecting our community that we should be involved with. **We will ask for community input on issues that are important to residents and become part of the process.**

Lake Clean Up Day - *Information:* Penny Alexander asked if there was an organized group from Still Waters assisting with the clean up day on September 30th. Jim Williams responded that no one had volunteered to head it up so we did not have a group going.

Covenants - The different sets of Covenants were discussed.

COMMITTEE REPORTS

Security - Sallie Mason asked the Board's approval to pay the latest Sylacauga Fence Co. invoice for gate repair of \$2417.50. **After discussion the payment was approved.** The timing on the gates was discussed. Debbie Nigh asked Board members to consider taking the guards off the 49 gates at 11:00 p.m., property owners/residents with gate cards would still enter. This would release guard hours to man Gate 34. The roving guards could be used to assist in some coverage. She felt it would be a better use of their time than parking to slow down speeders. Also, asked Board to consider cutting back roving guard during the week to increase hours on the weekends. **All agreed they would think about it and be ready to discuss at the next meeting.**

Landscape - **Debbie Nigh reported that the sprinkler at Sunset Point entrance has been shut off.** It continues to be broken by trucks driving over the curb. We have repaired it twice recently and it is very costly.

Landscape - Right of Way Clearing - Debbie Nigh and Travis Fincher have met with Bill Young of Ballard Construction to survey the right of ways along 15 miles of roads. The bid for cutting all growth under 6" in the right of ways and clearing the Alabama Power transmission line property will be \$13,500 or less. Areas where safety is a concern

will have trees limbed up. Residents should be notified that this is being done. Ballard Construction will not touch residential lots with houses or landscaping. It is scheduled to be done the middle of October. After looking at the transmission line property Vision Landscapes has determined that they do not have the equipment to handle this. **A motion was made by Penny Alexander to approve the expense for clearing of the SWRA right of ways taking the monies up to \$13,500 from the contingency fund since we have more than made the budgeted income for the year. Motion was seconded and passed unanimously.** Ballard is an insured and licensed contractor.

Social – Debbie Nigh reported that there would be an Oktoberfest at the Executive Building on October 13th sponsored by SWRA. The Christmas party will hopefully be the first weekend in December and details will follow.

Newsletter – Penny Alexander reported that the October newsletter would be mailed to all property owners. The front page will touch on important bits of information and she asked all Board members to consider their areas and be sure that anything they want the community to know should be sent to Susan Thames.

Pool – John Gregory reported damage in the 3 ft. section of the pool bottom. Due to this the pool was closed in mid September. **Travis Fincher will get an estimate on the necessary repairs.**

Neighborhood Council – Judson Edel reported that the State Highway Dept. would replace the sign on Highway 280 at Highway 34 showing Still Waters. He also reported that Walnut Hill Water has agreed to put the fire hydrant on Fairway Ridge back in as it was originally paid for by Harry Otto and Thad Johnson.

Moonbrook Park – There was damage at the bathroom with someone twisting newspapers and stuffing them in the toilet. A plumber repaired this.

UNFINISHED BUSINESS:

Binders on Insurance Policies - Penny Alexander asked if we had received the binders or new policies and costs for the changes in insurance and the addition of the umbrella liability policy. **We have not and Sallie Mason will check on them.**

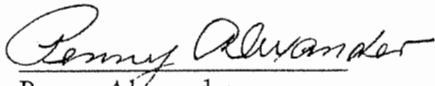
The Insurance Gate Claim has not yet been paid by J.S. Lanier to us. Sallie Mason will check on this. She and Tom Handley are under way with the letter to Spencer Lumber and Thompson Carrier for the damage that they caused.

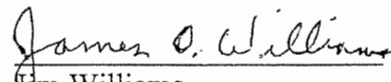
Workman's Compensation – The additional charges by the auditor were questioned. Sallie Mason stated that she had been told to list for the auditor the outside contractors that are not covered by their own insurance and what we have paid them. **Tom Handley questioned this as he stated that worker's compensation insurance should only be paid on our payroll employees. He will check into this with Zenith Insurance.**

Guest – Jason Scroggins of Sylacauga Fence Co. was present to discuss the gate repair bills and issues with the Board. He presented two bids, one to completely redo the entire gate system that is \$61,000 and one to replace needed items of a little over \$5300.

Someone has deleted the computer software for the video at one gate. Sallie Mason will check into this. Jason Scroggins will send a new quote to Sallie Mason for the Board's consideration. He recommended that we use PVC pipe (approximately \$50 each) for the arms rather than aluminum poles which cost \$183-\$210 plus counter weights and labor. Nylon nuts should be used so they will strip away when the pole is hit and they are now but were not in the past. The windshield cards for gate 34 are approximately \$23 each and come by the hundred. **The Board had many questions and after discussion asked him to develop a quote on all new parts that were needed to get the gate system totally fixed except for the video equipment.**

At this time the Board adjourned the regular meeting and an Executive Session was called.


Penny Alexander
Secretary


Jim Williams
President

approved 10-3-06



Residential Association, Inc.

September 12, 2006

To: Gary Hunt
Harbor Pointe Developers
Carter Johnson
Donnie McDaniel
Buddy McDaniel
John Moore
Todd Rogers
Houston S. Rozelle, Jr.
Jim Russell
StoneView Summit Developers
Kendall Zettler
Phillip Zettler

It is about time that we resume the meetings of the developers with a few of the members of the SWRA Board of Directors to assure that we are being responsive to your needs. The group hasn't met in a while and you may have found the meetings to be helpful.

I suggest that we meet on Thursday, October 12th. Please indicate that this meeting time will suit you. A phone call or e-mail to Sallie will be sufficient. We will plan to meet at 12:00 pm at the Clubhouse in StillWaters, (lunch will be dutch). If you cannot attend please send a representative in your place. You may wish to be prepared to talk about future plans you may have.

I look forward to your reply.

Best regards,

James O. Williams,
President, StillWaters Board of Directors

cc: Board of Directors



Residential Association, Inc.

September 7, 2006

Kendall Zettler
123 Riverwoods Parkway
Helena, AL. 35080

Dear Kendall:

We appreciate you sending StillWaters Residential a copy of the letter you sent to the owners under the Traditions Covenants. It raises a lot of questions for the property owners. We look forward to working with you for the overall good of our community. We invite you to come and meet with the StillWaters Residential Board so we can become aware of what you have in mind.

The next meeting dates that are available are September 19th, October 3rd, or October 17th at 9:00 a.m. in the StillWaters Residential Office. We feel it is appropriate that we have a better understanding of your plans. Let us know which of the above dates would be good for you to meet with us. Please extend this invitation also to Philip Zetter.

We look forward to your reply.

Sincerely,

James O. Williams
James O. Williams

President, StillWaters Residential Association, INC.

Cc: Board of Directors
Community Manager

State of Alabama Unified Judicial System Form C-21 (Front) Rev. 10/99	PROCESS OF GARNISHMENT	Case Number _____
--	--	-------------------

IN THE COURT OF COUNTY, ALABAMA	
NAME AND ADDRESS OF PLAINTIFF (Person Asserting Claim)	NAME AND ADDRESS OF DEFENDANT (Person Whose Property is Subject to Garnishment)
NAME AND ADDRESS OF ATTORNEY FOR PLAINTIFF	DATE OF JUDGMENT JUDGMENT AMOUNT: \$ _____ COSTS: \$ _____ LESS CREDIT: \$ _____ OTHER: \$ _____ TOTAL: \$ _____
NAME AND ADDRESS OF GARNISHEE	

AFFIDAVIT

A. I make oath that I have obtained the above judgment and believe the named garnishee is or will be indebted to the named defendant or has or will have effects of the defendant under the garnishee's control. I believe that a Process of Garnishment against the garnishee is necessary to obtain satisfaction of the judgment.

B. If the garnishment is for wages, salary or other compensation, I further make oath that the amount to be withheld must be:

☐ 25% of disposable earnings for the week OR the amount by which disposable earnings for the week exceed 30 times the federal minimum hourly wage in effect at the time the earnings are payable, WHICHEVER IS LESS,
☐ 20% of disposable earnings for the week OR the amount by which disposable earnings for the week exceed 50 times the federal minimum hourly wage in effect at the time the earnings are payable, WHICHEVER IS LESS, which amount is in compliance with the instructions on the reverse side of this form.

C. I hereby request disbursement of amounts periodically paid into court pursuant to this garnishment.

Sworn to and subscribed before me this _____

Day of _____

 Notary Public / Clerk (Signature) Affiant / Attorney (Signature)

WRIT OF GARNISHMENT

TO ANY LAW ENFORCEMENT OFFICER OF THE STATE OF ALABAMA:

You are hereby commanded to serve this Process of Garnishment on the GARNISHEE _____ and a copy on the defendant, _____ and make proper return to this court.

NOTICE TO DEFENDANT: READ THE IMPORTANT INFORMATION ON THE BACK OF THIS FORM (Regarding your Rights).

NOTICE TO GARNISHEE: YOU ARE THE GARNISHEE IN THE ABOVE ACTION.

You must complete and file the enclosed Answer form within thirty (30) days from service of process. If you fail to file an Answer, the plaintiff can proceed for judgment against you for the amount of the claim, plus costs. Mailing the Notarized Answer Form to the clerk of the court at the address below constitutes making a proper appearance in the court. YOU MUST ANSWER:

- (1) Whether you are or were indebted to the defendant at the time you received this process, or when you make your answer, or during the intervening time, or
- (2) Whether you will be indebted to the defendant in the future by existing contract, or
- (3) Whether by existing contract you are liable to the defendant for the delivery of personal property or for the payment of money, or
- (4) Whether you have in your possession or control, money or effects belonging to the defendant.

You are commanded to retain the amount indicated above wages, salary or other compensation due or which will become due to the defendant for such period of time as is necessary to accumulate the sum \$ _____ (Judgment and costs). You are required, after a period of 30 days from the first retention of any sum from the defendant's wages, salary, or other compensation, to begin paying the moneys withheld into court as they are deducted or withheld and continue to do so on a monthly or more frequent basis until the full amount is withheld. If employment of the defendant is terminated BEFORE the sum is accumulated, you are required by law to report the termination and pay into court within 15 days AFTER termination, all sums withheld in compliance with this garnishment. (See Reverse Side for Instructions on Garnishments). If you have in your possession or control property or money belonging to the defendant, which is NOT wages, salary or other compensation, you are further commanded to hold the property or money subject to orders of this court.

Date issued: _____ By: _____
 _____ Clerk _____ Deputy Clerk
 _____ Address: _____

this process was executed by serving a copy on (Garnishee) _____
 _____ on (Date) _____ Service on (Defendant) _____
 _____ on (Date) _____

Served by: _____ Title: _____

PROCESS OF GARNISHMENT

Instructions for Determining the Percentage of Wages, Salary or Other Compensation to be Withheld

- I. GARNISHMENTS TO COLLECT JUDGMENTS ARISING FROM SITUATIONS OTHER THAN CONSUMER LOANS, CONSUMER CREDIT SALE OR CONSUMER LEASES ARE SUBJECT TO THE RESTRICTIONS OF: §6-10-7, *Code of Alabama* 1975, and Title 15, §1673, *United States Code* ("U.S.C").

Under Alabama and federal law, the amount subject to garnishment to collect such judgments shall not exceed the LESSER of:

- (2) the amount by which "disposable earnings" for the week exceed thirty (30) times the federal minimum hourly wage in effect at the time the earnings are payable.

- II. GARNISHMENTS TO COLLECT JUDGMENTS ARISING FROM CONSUMER LOANS, CONSUMER CREDIT SALES OR CONSUMER LEASES ARE SUBJECT TO THE RESTRICTIONS OF: 65-19-15, *Code of Alabama*, 1975 as amended by Act 88-294, effective April 12, 1988.

- A. Under this law, if the debt or demand was created ON OR AFTER April 12, 1988, the amount subject to garnishment shall not exceed the LESSER of:

- (2) the amount by which "disposable earnings" for the week exceed thirty (30) times the federal minimum hourly wage in effect at the time the earnings are payable

- B. If the debt or demand was created BEFORE April 12, 1988, the amount subject to garnishment shall not exceed the LESSER of:

- (2) the amount by which "disposable earnings" for the week exceed fifty (50) times the federal minimum hourly wage in effect at the time the earnings are payable

DISPOSABLE EARNINGS DEFINED: An employee's "disposable earnings" means that part of earnings of an individual remaining after deduction of amounts required by law to be withheld such as Federal Income Tax, Federal Social Security Tax, and State and Local Taxes.

NOTICE TO GARNISHEE

Note: If you have in your possession or control property or money belonging to the defendant (which is not wages, salary or other compensation), you should hold the property or money subject to the orders of the court. The formula outlined below only applies if the property sought to be garnished is wages, salary or other compensation of the defendant.

(Use the following formula to calculate a garnishment of wages, salary or other compensation)

- (1) Calculate "disposable earnings" for the week (see definition of Disposable earnings" above)
- (2) If the twenty-five (25 percent block is checked on the front of this form, multiply the "disposable earnings" amount by twenty-five (25) percent. Then multiply the "minimum wage amount" (in effect at the time the earnings are payable by you) by thirty (30) and subtract this amount from "disposable earnings." Compare these two and obtain lesser amount.

OR

- (3) If the twenty (20) percent block is checked on the front of this form, multiply the "disposable earnings" amount by twenty (20) percent. Multiply the "minimum wage amount" (in effect at the time the earnings are payable by you) by fifty (50) and subtract this amount from "disposable earnings." Compare these two and obtain lesser amount.
- (4) After the calculation is made in accordance with (2) or (3) above (whichever is applicable), the amount of the garnishment for the week is the LESSER amount. Withhold this amount and pay it into court as instructed in the "Writ of Garnishment" on the front of this form.
- (5) THE CLERK AND OTHER COURT PERSONNEL CANNOT GIVE YOU LEGAL ADVICE. IF YOU NEED ASSISTANCE YOU SHOULD CONSULT A LAWYER FOR ADVICE.

PROTECTION AGAINST DISCHARGE: Title 15, §1674, U.S.C., prohibits an employer from discharging any employee because his or her earnings have been subjected to garnishment for any one indebtedness.

NOTICE TO DEFENDANT OF RIGHT TO CLAIM EXEMPTION FROM GARNISHMENT

A process of garnishment has been delivered to you. This means that a court may order your wages, money in a bank, sums owned to you, or other property belonging to you, to be paid into court to satisfy a judgment against you.

Laws of the State of Alabama and of the United States provide that in some circumstances certain money and property may not be taken to pay certain types of court judgments, because certain money or property may be "exempt" from garnishment. For example, under state law, in some circumstances, up to \$3,000.00 in wages, personal property, including money, bank accounts, automobiles, appliances, etc. may be exempt from process of garnishment. Similarly, under federal law, certain benefits and certain welfare payments may be exempt from garnishment. Benefits and payments ordinarily exempt from garnishment include, for example, social security payments, SSI payments, veteran's benefits, AFDC (welfare) payments, unemployment compensation payments and workmen's compensation payments.

THESE EXAMPLES ARE FOR PURPOSES OF ILLUSTRATION ONLY. WHETHER YOU WILL BE ENTITLED TO CLAIM ANY EXEMPTION FROM THE PROCESS OF GARNISHMENT, AND, IF SO, WHAT PROPERTY MAY BE EXEMPT, WILL BE DETERMINED BY THE FACTS IN YOUR PARTICULAR CASE. IF YOU ARE UNCERTAIN AS TO YOUR POSSIBLE EXEMPTION RIGHTS, YOU SHOULD CONSULT A LAWYER FOR ADVICE.

TO CLAIM ANY EXEMPTION THAT MAY BE AVAILABLE TO YOU, YOU MUST PREPARE A "CLAIM OF EXEMPTION" FORM LISTING ON IT ALL YOUR WAGES AND PERSONAL PROPERTY; HAVE THE CLAIM OF EXEMPTION NOTARIZED; AND FILE IT IN THE CLERK'S OFFICE. ALSO, IT IS YOUR RESPONSIBILITY TO MAIL OR DELIVER A COPY OF THE CLAIM OF EXEMPTION TO THE PLAINTIFF WHO HAS A JUDGMENT AGAINST YOU. YOU MUST INDICATE ON THE CLAIM OF EXEMPTION THAT YOU FILED IN THE CLERK'S OFFICE WHETHER YOU MAILED OR DELIVERED THE COPY TO THE PLAINTIFF AND THE DATE ON WHICH YOU MAILED OR DELIVERED IT. THE CLERK CANNOT GIVE YOU LEGAL ADVICE. IF YOU NEED ASSISTANCE, YOU SHOULD SEE A LAWYER.

If you file a claim of exemption, the plaintiff will have approximately ten (10) days to file a "contest" of your claim of exemption, if a contest is filed, a court hearing will be scheduled and you will be notified of the time and place of the hearing. If the plaintiff does not file a contest, the property claimed by you as exempt will be released from the parishment.

If you do not file a claim of exemption, your property may be turned over to the court and paid to the plaintiff on the judgment against you.

TO PROTECT YOUR RIGHTS, IT IS IMPORTANT THAT YOU ACT PROMPTLY. IF YOU HAVE ANY QUESTIONS, YOU SHOULD CONSULT A LAWYER.

NOTICE TO PLAINTIFF OF RIGHT TO CONTEST CLAIM OF EXEMPTION OF DEFENDANT

If a "Claim of Exemption" is filed in the clerk's office and mailed or delivered to you by the defendant, you have approximately ten (10) days to file a "Contest" to the Claim of Exemption with the clerk of the court.

If a Contest is timely filed, a court hearing will be scheduled within Seven (7) calendar days (or on the next business day thereafter if the court is not open on the seventh day). You and the defendant will be notified of the time and place of the hearing.

If you fail to make timely Contest of the Claim of Exemption, after fifteen (15) calendar days from the filing of such claim by the defendant, the Process of Garnishment and any writ of garnishment issued therein shall be dismissed or, where appropriate, modified to the extent necessary to give effect to the claimed exemptions.

IF YOU ARE UNCERTAIN AS TO HOW TO FILE A CONTEST TO THE CLAIM OF EXEMPTION, YOU SHOULD CONSULT A LAWYER FOR ADVICE. THE CLERK AND OTHER COURT PERSONNEL CANNOT GIVE YOU LEGAL ADVICE.

THE PROCESS FOR FILING SUIT AGAINST DEBTORS

- Fill out Complaint/Demand for Judgment.
- File with the Clerk of the proper court as follows:

SMALL CLAIMS COURT

\$1.00-\$1,500.00 \$37.00 Filing fee
\$1,501.00-\$3,000.00 \$202.00 Filing fee

DISTRICT COURT-STATE

\$3,001.00-\$10,000.00 \$202.00 Filing fee

CIRCUIT COURT

Over \$10,000.00 \$301.00 Filing fee

- If Plaintiff is incorporated, will need attorney in District and/or Circuit court.
- Each additional defendant listed on complaint \$10.00.
 - (husband/wife), (partners), (patient/responsible party)

Defendants must be served in person.

- If Post Office Box-Plaintiff must give Court Clerk certified mail—Plaintiff must put postage on letter.
- If service cannot be perfected (cannot be served at given address), a reissue fee of \$10.00 will be charge.

Notification of service or non-service will be sent to the Plaintiff by Sheriff's Department.

- ****MUST WAIT 14 DAYS AFTER SERVICE FOR DEFENDANT TO FILE ANSWER TO COMPLAINT.** (30 DAYS IN CIRCUIT COURT)**

If debtor answers complaint:

A court date will be set

--OR--

The debtor can consent to judgment

If debtor fails to respond:

Request default judgment

Complete entry of default

Attach all documentation

File with Clerk of Court

(no fee)

- ****MUST WAIT 14 DAYS TO GIVE DEBTOR CHANCE TO APPEAL.****

If judgment is rendered in favor of Plaintiff:

- Record judgment in Probate Court.
(There is an \$8.50 fee in Montgomery County, other counties may vary.)

To perfect garnishment:

- There is a \$50.00 fee per defendant.
- Each Garnishee (employer) and defendant must be served.
- ****MUST WAIT 30 DAYS FOR GARNISHEE AND DEFENDANT TO FILE ANSWER AFTER THEY ARE SERVED.****

Garnishee (employer) could respond as follows:

- Verifying employment of defendant.
- Refuting defendant is employed.
- Employee wages aren't enough to garnish (30 hrs X minimum wage).

If Garnishee responds as follows:

Defendant is employed and wages are enough to garnish, monies will be Withheld and deposited with the court.

Defendant is employed but wages are not enough to garnish see remedies below.

Defendant is not employed, see remedies below.

If Garnishee does not respond:

Request conditional judgment against employer/garnishee.

****WAIT 30 DAYS FOR THE GARNISHEE/EMPLOYER TO RESPOND.****

If no response, the conditional judgment becomes final.

Action to collect Conditional Judgment

- Request court send Sheriff to employer to get money/property from employer to satisfy conditional judgment (\$9.00 fee).
- If the employer answers and says Defendant is not employed or does not make enough to garnish (30 hrs X minimum wage) you can ask for oral examination of employer.
- File demand for oral examination with the Clerk of Court (No Fee).
- The court will set a court date for this examination.
- ****MUST GIVE DEFENDANT 30 DAYS TO RESPOND.****

If you can not perfect garnishment or locate assets of defendant.

- Send copy of interrogatories to the court.
- Mail copy of interrogatories to the defendant regular mail.
- ****MUST GIVE DEFENDANT 30 DAYS TO RESPOND.****

If no response, file Motion for Discovery of Assets (may vary by county).

- Sheriff will serve defendant.
- Court date will be set for appearance.
- On the court date, Judge will allow Plaintiff to conduct oral examination of the defendant.

If defendant fails to appear in court:

- Plaintiff will ask Judge to issue order to show cause.
- Reset hearing date.
- Sheriff will serve defendant.

Defendant must prove to court why they should not be held in contempt for failing to appear at discovery of assets hearing to respond to interrogatories.

Plaintiff should file motion for Issuance of Capias.

- Sheriff will arrest defendant at his leisure.
- Sheriff will bring defendant to court.
- Court will contact Plaintiff to appear in court to ask defendant questions.
- Judge will make final ruling as to whether defendant should be jailed.

Law Offices

E. DAINE SHARPE, P.C.
134 NORTH BROADNAX STREET
DADEVILLE, ALABAMA 36853-1308

E. DAINE SHARPE

ELDON SHARPE
1938 - 2006

TELEPHONE: (256) 825-4631

FACSIMILE: (256) 825-8825

September 14, 2006

VIA FACSIMILE ONLY (770-529-8672)

Tia Brumbelow

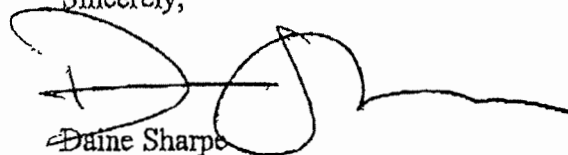
RE: *Still Waters Resort Residential Association*

Dear Tia:

Attached hereto, please find a copy of the Compliance Agreement signed by John Moore that you requested. Also, with regard to your questions concerning the "Traditions Covenants" as referred to in the letter received from Mr. Zettler, please be advised that Still Waters Residential Association is the master association over all properties subjected to it and all sub-associations, such as Traditions, Sunset Point, Golf Colony, etc. The Traditions has a "developer" over it's property, however, this property is also subjected to the rules and regulations of Stillwaters Residential Association which is also noted in the Traditions Covenants.

Should you have any questions or further concerns, please do not hesitate to contact me.

Sincerely,



Daine Sharpe

DS/psb
attachment

CC: Still Waters Residential Association (via facsimilie)

Law Offices

E. DAINE SHARPE, P.C.
134 NORTH BROADNAX STREET
DADEVILLE, ALABAMA 36853-1303

E. DAINE SHARPE

ELDON SHARPE
1938 - 2006

TELEPHONE: (256) 825-4631

FACSIMILE: (256) 825-8825

September 11, 2006

Stoneview Summit
301 Bradley Street Office
Carrolton, Georgia 30117

RE: *Still Waters Resort Residential Association*

Dear Sirs:

I am writing on behalf of Still Waters Residential Association with regard to the breach of the Compliance Agreement entered into by John Moore and Bill Allen/Profile Group, Inc. for the construction of Stoneview Summit at Stillwaters Resort in Dadeville, Alabama. According to the Compliance Agreement, paragraph 9 clearly states as follows: "Workdays will be only Monday through Saturday from 7:00 AM to 7:00 PM. No work will be permitted on Sundays."

Unfortunately, EAS Contractors, Inc. has made the decision to intentionally violate this provision of the Compliance Agreement by pumping concrete throughout the night. Since Still Waters is a residential community, this overnight activity has been very disruptive and annoying to numerous residents and must cease immediately. EAS Contractors went ahead and worked overnight in spite of the fact that they were specifically advised not to do so by my client.

In the event there are any future violations of the Compliance Agreement in this manner, we will immediately seek an injunction to prevent these situations. Should you have any questions, please do not hesitate to contact me.

Sincerely,


Daine Sharpe

DS/psb

CC: EAS Contractors, Inc.
Lake Martin Partners, LLC
Profile Group, Inc.
Still Waters Residential Association (via facsimile)

September 14, 2006

E. Daine Sharpe
134 North Broadnax St.
Dadeville, AL 36853-1303

Re: Stoneview Summit

Dear Mr. Sharpe:

We are in receipt of your letter dated September 14, 2006 regarding the authority of Still Waters Resort Residential Association. There still seems to be some discrepancy over who has jurisdiction over our property. I contacted Mr. Zettler regarding your response which said that the Tradition at Still Waters is a "subset" of the master association. He categorically denies this and said that the master association is specifically barred from exercising authority over our property. He states that the only obligation is for the \$280 per year fees per resident be paid. He goes on to state that this was ordered by a judge to prohibit a few residents from controlling all the undeveloped property inside Still Waters. Evidently Still Waters has gone through many changes down through the years and this was one of them. If Mr. Zettler is correct, then the Compliance Agreement signed by John Moore was signed under false pretenses and the fees paid were not legitimate.

We are not trying to cause problems. However, if we have paid fees that we should not have paid, we intend to pursue a refund. In addition, we are not trying to be bad neighbors regarding work hours but there are some extenuating circumstances that we are faced with on this project. The specific problem resides in the fact that the concrete plant is 45 minutes away from our job and that, along with the outside temperature, causes a problem for concrete setting up too quickly. Therefore, the need to pour in cooler times during the day is required. We only anticipate that happening a few times. It is not our intention to make this an ongoing practice. The sub contractor has informed us that he has done this in the past at Still Waters and does not understand why someone is protesting now.

It looks like if we cannot agree on this issue, then we will have to pursue other courses of action which we do not want to pursue. We welcome a dialogue on the issue and hope to come to an agreeable solution shortly.

Sincerely,
Bruce Snead, Pres.
Profile Group, Inc.

Agenda SWRA
September 5, 2006

Call to order: 9:00 AM

Guests:

Minutes of last meeting:

Old Business:

Water Tank / Water line

Parking encroachment by Harbor Pointe

Update on Covenant Unity –Tom Handley (8⁶ yes and 5 no's as of 9/1/06)

State of Alabama properties –

Governors visit to StillWaters – September 28th

Committee for Executive Center

Removal of speed bumps on Dogwood Trail near Cardinal Heights - update

New program for collection of seriously overdue maintenance fees - update

Any other old business

Legal Cases:

Deposition - Gary Hunt vs. SWRA - rescheduled

Evans/Cobb – Daine Sharpe is writing the brief

Walnut Hill Water - received agreement from Mark Allen Treadwell

Glenn Ward – SWRA won by default – have not receive the paperwork

New Business:

Collections of judgments

Appointments to Committees

Gate Insurance Claim

Use of Building Policy – Daytime groups

Office open during lunch

Letter from Zettler – Traditions ARC

Stoneview Summit Violations

Any Other New Business

Committee Reports as Needed:

Roads

Security

Landscape

Social

Newsletter

PAC/LRPC

ARC

Documents

Neighborhood Council

Pool/Tennis/Boat Storage

Executive Session

Minutes
SWRA Board of Directors Meeting
September 5, 2006
9:00 A.M.

Call to order by President, Jim Williams was made at 9:00 a.m. Sallie Mason, Community Manager was present. The following directors were present: Jim Williams, Judson Edel, Penny Alexander, Jim Koeppen, Debbie Nigh, Wayne Washburn and Tom Handley.

Minutes of the August 22, 2006 – Penny Alexander read the minutes. A motion to approve as corrected made by Judson Edel was seconded and carried.

Jim Williams made an announcement that the Dadeville Chamber of Commerce was sponsoring a fundraiser on September 30, 2006 at Camp Civitan called “Senior Prom”.

OLD BUSINESS:

Water Tank/12” Water line - *Information/Action:* Judson Edel had spoken with Bob Harris of Walnut Hill and Jim Williams had spoken with Bob Mathis, Chair of the StillWaters' ARC and both reported that there had been no discussion of a water tank from Stoneview Summit. Sallie Mason had pulled information from Wayne Saucer, Civil Engineer reports and Gary Owens study. **This folder will be left in the Board area for each member to review and initial the folder when done.**

Parking Encroachment by Harbor Pointe – *Information:* Don Allen cancelled the scheduled meeting and Tom Handley will set up another one.

Covenant Unity Update – *Information:* So far 11 responses have come back from the 59 letters to 1971 covenant owners. Six are in favor of changing their covenants and five are opposed or need more information.

State of Alabama Properties – *Action:* Tom Handley did the original paperwork on this issue and will follow up from this point with Larry Doyle.

Governor’s Visit to StillWaters – *Information/Action:* Jim Williams contacted Sy McLain, Political Action Committee who has agreed to chair this effort. Leaman Butcher has information and **Sallie Mason will make sure that Sy McLain is aware of this.**

Committee For Executive Center – *Action:* Jim Williams asked Jim Koeppen to chair this committee. He accepted.

Removal of Speed Bumps Dogwood Trail – Tabled motion.

Information/Action: Penny Alexander distributed a spreadsheet of a poll of the Dogwood Trail residents that showed that they are overwhelming in favor of removal of the speed bumps. A copy will be forwarded to the Roads Committee. The tabled motion was

revived and Tom Handley asked to amend the motion to remove the speed bumps on Dogwood Trail as soon as possible as determined by the Roads Committee due to the overwhelming response by residents. The amended motion was seconded and carried unanimously.

P.A. **Collection Program of Seriously Overdue Fees – Information/Action:** Debbie Nigh and Tom Handley are working on this. Tom Handley pointed out that the normal basis of hiring an attorney to do collections is on a negotiated percentage basis of monies collected not on a per hour basis as has been done in order to provide an incentive for the attorney to actually collect past due monies not just win a judgment. He suggested that in the future if the Board does refer collection cases to a lawyer that it be done on a negotiated fee, usually 30-50% depending on the difficulty of collection and court costs. Debbie Nigh distributed a list of accounts with details and status of the account that she had organized from the office files. **Tom Hanley will review this list with Debbie Nigh, discuss Holloway Credit solutions filing of liens and report back to the Board. Debbie Nigh will ask Kathy Mann to attend a Board meeting to discuss claim procedures. Tom Handley will draft a letter to all closing attorneys in the Dadeville and Alexander City areas asking them to honor our liens on StillWaters' properties. Debbie Nigh gave Sallie Mason a copy of a letter from past files that had been sent to property owners when a lien was placed on their property.**

Changing of Budget year — Information/Action: Debbie Nigh reviewed some bylaw paragraphs relating to the budget and the annual meeting. **Tom Handley will review the bylaws for clarification on if and when we can change the annual meeting date and report back to the Board.**

Legal Cases:

Gary Hunt vs. SWRA - The Deposition will be rescheduled.

Evans/Cobb – Daine Sharpe is writing the brief

Walnut Hill Water - received agreement from Mark Allen Treadwell. The Board reviewed and discussed. Jim Koeppen will take suggestions and questions back to Daine Sharpe. Concerns over Paragraph seven dealing with fire protection were discussed and **Sallie Mason will make copies of the old Coosa Resort letter or document for Board members to review.** The depth of crusher run should be stated as 6 inches. The clarification of paragraphs four & five and the mention of developers were discussed since they are not party to the suit. **Jim Koeppen will discuss the concerns with Daine Sharpe and also ask about including a statement that this replaces the old Coosa Resort document so that it is very clear.**

Glenn Ward – SWRA won by default, however we have not received the paperwork from the judge yet.

NEW BUSINESS:

Collections of Judgments – This was already discussed earlier under the new collection program.

Appointments to Committees – Judson Edel was concerned that the Neighborhood Council report had been altered in the newsletter and that the publicity chairman should not be listed on the contact list. Penny Alexander responded that the Publicity Chairman had been on the Council for the past several years that was how she had served as Chairman. The list was a list developed as a contact tool for those members. She stated that she had not edited or changed the report submitted by Nancy Washburn for the newsletter as Judson Edel had stated. Sallie Mason stated that Susan Thames had pulled an old list from her computer for the newsletter because she could not open or use the one that Nancy Washburn had emailed.

Gate Insurance Claim – *Information/Action:* Tom Handley had spoken with Rusty Melnick, J.S. Lanier. Insurance. Our policy limits on the gate building are \$10,000 and they are offering a settlement of \$10,340 on the \$17,000 claim. The amount spent on the gate/gate system repair has now risen to \$20,000. There is over \$12,000 of labor charges with Sylacauga Fence. There is a damage issue with Spencer Lumber Company that had a truck hit the gate and then shorted out the system again when welding. Tom Handley will work with Sallie Mason on the Spencer Lumber Company issue and Sallie Mason will contact the insurance company to request the check. Unfortunately, it seems that we have no choice but to pay the cost of the learning curve for Sylacauga Fence on this system. Sallie Mason had only paid half of the last billing from Sylacauga Fence due to this. The arm is still broken at gate 34 though the rail gate works. It is closed 7 p.m. until 6:30 a.m. at the present time. Tom Handley made a motion that Sallie Mason handle gathering pricing on an entirely new security gate system for future consideration. Motion was seconded and carried unanimously.

Use of Building Policy for Daytime groups – *Information/Action:* Penny Alexander reported that it has been requested by the ladies bridge groups that they be allowed to pick up a key and use the building if the office is closed during the week. **After discussion it was decided that as long as a member of this or any residents group signed up to be the responsible party for re-setting the air or heat and locking up then this would be acceptable. Penny Alexander will discuss this and the other posted rules with the bridge groups.**

Office Open During Lunch – *Information/Action:* Penny Alexander reported that it has been suggested by residents that the office should be open during lunch since there are now three full-time employees. **A motion to have the office remain open from 8-5 on Monday through Friday was made by Tom Handley, seconded and passed.** It was noted that of course in the case of vacations or sickness exceptions might need to be made.

Letter from Riverwoods Properties to Traditions Covenant Owners -

Information/Action: This letter and its implications were reviewed. Discussion included the need for a list of which properties in Still Waters this applies to, of the need to review the amendments to those covenants and to invite Kendall Zettler to meet with the Board. **It was decided that Sallie Mason already has this list so Tom Handley will review, Sallie Mason will make a copy of Traditions amendments 1 and 6 and put it in the**

P.A.

Board boxes and that President Jim Williams will extend an invitation to Mr. Zettler to discuss what the plans are and how we can work together.

Stoneview Summit Violations – Information/Action: The actions of the last week were discussed. The SWRA Board had denied a request from Stoneview Summit to pour concrete all night on August 31, however this was done anyway. They continue to start construction before 6:00am, which is a violation of the 7am to 7pm rules of the building permits. A police report was filed, pictures taken and Daine Sharpe has contacted the company. The master code for the gates has been changed, as Stoneview was in the master by mistake which is how they gained access that night. Penny Alexander suggested that we discuss with Daine Sharpe a letter drafted to concrete companies in our area telling them that our permitted construction hours are 7:00 am to 7:00 pm and requesting that they only deliver concrete during these set hours. If not, then they run the risk of prosecution for trespassing. Tom Handley suggested that Daine Sharpe contact the owners to notify them that they are in violation of building permits and that we will revoke their permits. He suggested that we file a ^{restraining} ~~retaining~~ order to enforce them to comply with existing permits and for damages for the past violation on the peace and tranquility of the community. Tom Handley made a motion that President Jim Williams would inform Daine Sharpe that the Board authorizes its legal counsel to proceed with the appropriate legal actions to resolve this issue to satisfaction. Motion was seconded and passed unanimously. P.A.

COMMITTEE REPORTS:

Roads – Information/Action: Jim Koeppen talked with Bob Harris of Walnut Hill Water Authority about the removal of the flush valve that had originally been paid for by Thad Johnson and Harry Otto, residents. Bob Harris stated that it had been replaced three times due to delivery trucks hitting it since there is such a small cul de sac. He agreed to put the flush valve back in and the Roads committee will put two post around it to protect it.

There are three water feed lines coming into StillWaters, one from highway 34, one from highway 49 and one off Herron Camp. **The Harbor Pointe group had agreed originally when they ran a line from Dogwood Trail to Harbor Point in order to supply water to their condo development that they would put a hydraulic loop in to connect 34 and 49 to stabilize the water pressure.** They have met with Walnut Hill Water and received a letter of roadway specs from the Roads committee. **D&J Paving will begin work as soon as they complete the permitting process.**

Landscape – Information: Debbie Nigh reported that she is meeting with Ballard Construction to get a bid on clearing the road right of ways for safety and long-term maintenance.

Newsletter – Information: Penny Alexander reported that the Publicity committee would be mailing the October newsletter to all property owners. She requested that the front page be used for important notification of ongoing programs so they will be read. She also asked Board members to think of what type of items should be in this newsletter as it will be communicated to all property owners and that these articles or ideas be turned in as soon as possible to Susan Thames so she can start work on the layout.

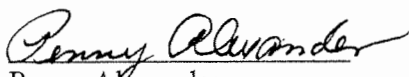
ARC – Information: **Wayne Washburn reported that Travis Fincher has been a good addition to the** Architectural Review Committee. The committee had asked that the Board be made aware of a situation concerning a garage addition on Palmer Drive by Herbert Bruce. A letter from February 1, 2002 signed by Wayne Teague, President was shared that responded to a request from Mr. Bruce to combine his lots stated that, “the SWRA Covenants allow the Board of Directors no authority to approve your request for lot combination”. The ARC had also denied his request to combine the lots when he actually submitted his plans to build the garage. This is in compliance with the ARC guidelines.

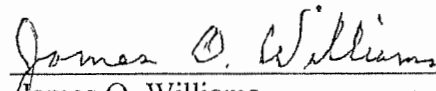
Documents - Information/Action: A document from Travis Fincher concerning the removal of boat trailers and storage fees was distributed. **Tom Handley will review this with Travis Fincher and report back to the Board.**

Tennis – Information/Action: Penny Alexander reported that we have had people locked inside the courts on a couple of occasions and raised concerns of safety. **It was decided that a key to the tennis courts and pool for emergencies would be placed with the guards at the gate with instructions on the proper use. Also, the knobs on both tennis gates will be changed to be like the one at the pool to allow exit without a key.**

Political Action Committee – Action: **Sallie Mason has the information from Bill Kent on the process for approaching the legislative changes. She will forward this to Sy McLain and discuss with him.**

The regular meeting was adjourned at 12:15 with Sallie Mason leaving and Jim Williams calling an Executive Session.


Penny Alexander
Secretary


James O. Williams
President

approved 9/19/06



123 RIVERWOODS PARKWAY ♦ HELENA, ALABAMA 35080
PHONE: 205.621.3901 ♦ FAX: 205.621.4955

August 30, 2006

To All Property Owners
Listed in Schedule A attached hereto

Re: The Tradition at StillWaters
Declaration of Covenants, Conditions and Restrictions

Ladies and Gentlemen:

Your property within the StillWaters development is subject to all of the terms and provisions of The Tradition at StillWaters Declaration of Covenants, Conditions and Restrictions dated as of September 1, 1998 and recorded on Card No. 134872 in the Office of the Judge of Probate of Tallapoosa County, Alabama, as amended by First Amendment thereto dated as of December 10, 1999 and recorded on Card No. 147947 in said Probate Office, as amended by Second Amendment thereto dated as of February 24, 2000 and recorded on Card No. 149969 in said Probate Office, as amended by Third Amendment thereto dated as of September 5, 2003 and recorded on Card No. 185622 in said Probate Office and recorded on Card No. 186258 in said Probate Office, as amended by Fourth Amendment thereto dated October 8, 2003 and recorded on Card No. 188121 in said Probate Office and as amended by Fifth Amendment thereto dated December 5, 2005 and recorded on Microfiche Number 215632 in said Probate Office (collectively, the "Declaration"). *Capitalized terms not otherwise expressly defined herein shall have the same meanings given to them in the Declaration.*

Pursuant to Assignment of Developer Rights dated as of September 8, 2005 and recorded on Card No. 208550 in the aforesaid Probate Office, StillWaters, LLC, an Alabama limited liability company, transferred and assigned to Riverwood Properties, LLC, an Alabama limited liability company ("Developer") all of its rights as "Developer" under the Declaration. Developer continues to own portions of the Property subject to the Declaration and, accordingly, the Turnover Date has not occurred under the terms and provisions of the Declaration.

As stated above, your property is subject to the terms and provisions of the Declaration. The Declaration provides, among other things, that any Improvements to be made to your property must be approved by the ARC established under the Declaration. Article V of the Declaration sets forth with specificity the requirements for the submission of plans to the ARC prior to the commencement of any construction activities on your property. In addition, Article V of the Declaration establishes forth requirements for the payment of fees to the ARC for the review of plans. **Before you undertake any Improvements to your property, you must satisfy the requirements of Article V of the Declaration, including, specifically, submitting**

plans and specifications to the ARC for approval. At this time, the members of the ARC appointed by the Board of the Association are: Kendall C. Zettler, Jill Z. Hubbard and Philip S. Zettler. Please contact Kendall C. Zettler at (205) 621-3901 regarding required submissions and fees to be paid to the ARC.

The Declaration also provides that all Property subject to the Declaration is required to pay Assessments pursuant to the terms and provisions of Article VIII of the Declaration. At this time, Assessments are not being levied or collected; however, as Developer under the Declaration, we wanted to inform each of you that the Board of Directors of the Association will adopt an annual budget for all of the Property subject to the Declaration and will thereafter levy annual assessments to each Owner of Property subject to the Declaration. You will receive from the Association a letter setting forth the amount of your Assessment at such time as a budget has been adopted by the Board of Directors of the Association.

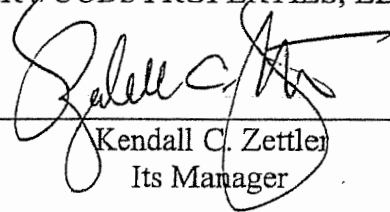
As Developer under the Declaration, we want to provide you with information concerning the Declaration, the enforcement thereof by the ARC and the Association and notice that the Association will begin collecting Assessments with respect to all Property subject to the Declaration.

Should you have any questions, please feel free to contact us at (205) 621-3901.

Very truly yours,

RIVERWOODS PROPERTIES, LLC

By: _____



Kendall C. Zettler
Its Manager

cc: StillWaters Residential Association, Inc.
1816-B StillWaters Drive
Dadeville, Alabama 36853

SCHEDULE A

Riverwoods Properties, LLC
123 Riverwoods Parkway
Helena, Alabama 35080

Stoneview Summit
301 Bradley Street Office
Carrollton, Georgia 30117

With copies to: Lake Martin Partners, LLC
5312 Saville Drive
Austell, Georgia 30010
and
Profile Group, Inc.
5134 North Shores Road
Ackworth, Georgia 30101

Harbor Pointe, LLC
P. O. Box 1249
Auburn, Alabama 36831

Donnie McDaniel
7361 Highway 49 South
Dadeville, Alabama 36853

Gary Hunt
277 Lakeside Road
Dadeville, Alabama 36853

James D. Russell, Jr.
342 Chinquapin Pass
Dadeville, Alabama 36853

Robert & Virginia Pettus
3321 Boxwood Drive
Montgomery, Alabama 36106

Rich Hessels
3540 Berkeley Park Court
Deluth, Georgia 30096

Jeffrey W. & Deborah A. Hall
107 Rainbow Drive
Dothan, Alabama 36303

Gerald R. & Jennifer H. Richardson
P.O. Box 2141
Winter Park, Florida 32790

Jeremy & Autumn White
65 N. Turkey Trot
Dadeville, Alabama 36853

Emmett & Margaret Arnold, III
187 Prestwick Drive
Dadeville, Alabama 36853

Mike & Marilyn Flood
4525 Bohemia Place
Pensacola, Florida 32504

Daryl & Martha Akin
103 Cloister Drive
Peachtree City, Georgia 30269

Bruce S. Bevers
120 Dogwood Court
Clanton, Alabama 35045

Kenneth Jackson
480 North Ridge Road
LaFayette, Georgia 30728

David Heinzen
316 Magnolia Drive
Dadeville, Alabama 36853

Terry L. & Jean J. Crews
28 S. Summit Drive
Santa Rosa Beach, Florida 32459

Jim Russell
165 Aberdeen Road
Dadeville, Alabama 36853

LRC Diversified Corp.
P.O. Box 1377
Auburn, Alabama 36831

Donna Rae Rabold
840 Stagecoach Road
Dadeville, Alabama 36853

Dane Renta
P.O. Box 1861
Fayetteville, Georgia 30215

Andrew Dingman
323 Terrance Ridge
Peachtree City, Georgia 30269

Donald K. & M. Jeanie Pulliam
699 Bankston Road
Brooks, Georgia 30205

Andy & Ruth Milwid
246 Beaver Point
Dadeville, Alabama 36853

Robert Eb & Christine A. Spink
3 Pitner Place
Jacksonville, IL 62650

Joanne S. Halstead
142 Aberdeen Road
Dadeville, Alabama 36853

Michael & Windy Carter
2144 Highway 49 South
Dadeville, Alabama 36853

Carl & Judy Blenke
2530 Empire Forest Drive
Tucker, Georgia 30084

Donald K & M. Jeanie Pulliam
699 Bankstown Road
Brooks, Georgia 30205

Kenneth Jackson
480 North Ridge Road
LaFayette, Georgia 30728

Thomas R. & Shelia Godfrey
206 Annes Road
Dadeville, Alabama 36853

Robert Wickersham
834 Sandy Lane
Dadeville, Alabama 36853

Cynthia J. Shockley
24 Bent Hickory Lane
Dadeville, Alabama 36853

James & Connie Gowan
2721 Eastern Boulevard, Suite 324
Montgomery, Alabama 36117

John Oswald
6204 Wynfry Place
Montgomery, Alabama 36117

Frances Witherspoon
P.O. Box 161306
Atlanta, Georgia 30321

D. Austin Family Limited Partnership
P.O. Box 8
Carrollton, Georgia 30112

Donald Krpata
909 Piedmont Road
Tallahassee, Florida 32312

The foregoing Schedule has been prepared by the Association from its records. The foregoing does not represent an exhaustive search undertaken by the Association to determine whether any additional properties are subject to the Declaration. Accordingly, this Schedule A is subject to revisions from time to time. The failure of the Association to include a Property or Property Owner on this Schedule A shall not constitute a waiver or release by the Association of any rights to enforce the Declaration against other properties and properties owners who are not listed on this Schedule A.

Vote	Name	Address	Comments				
		Dogwood Trail	Bump Issue				
Remove	John & Liz Haygreen	155 Dogwood Trail	certainly not opposed to removal - doesn't slow people down, nuisance would like to see road widened at dip/curve				
Lower height	Buddy & Ann Ford	198 Dogwood Trail	lower height to slow people - strips are too noisy, curve needs widening bad curve - too narrow				
Remove	Don & June Stevens	201 Dogwood Trail	Take Out - don't care to have them				
	Wayne & Jennifer Johnston	261 Dogwood Trail	No contact info in office - no phone w/neighbors/ J. haygreen to ck if they come this weekend.				
Remove	Bobbie Parton	227 Dogwood Trail	take out would be fine with me, don't need them				
Remove	Martin & Diane Durant	21 Legend View	Have they looked at straightening the curve out some - widen area?				
Remove	Micki Joell	47 Legend View	Please remove, pain to drive over and doesn't slow traffic				
Remove	Louie & Patty Hubert	357 Dogwood Trail	Like to see them go,				
Remove*	Rick Schonner	394 Dogwood Trail	Spoke w/Realtor who will try to contact owners but is pretty sure.				
Remove	Bob & Sandy Mathis	104 Lakewood Lane	Purpose is gone If took away I wouldn't care. Center line painted down it				
left message	Kent & Janice Hanby	431 Dogwood Trail					
Remove	Les & Jacki Johnson	187 Myrtle Drive	prefer that they be taken out				
Remove	Jerry & Kristi Carter	62 Maple Lane	Prefer them out				
~~left message~~ <i>Keep</i>	Gerald & Maralee	73 Maple Lane	Phone # wrong, emailed / <i>May slow people down</i>				
Keep	Tom & Mary Nielsen	603 Dogwood Trail	Guards need to stop routing marina traffic that way - drainage pipe at her corner w/Cardinal Hgts. road too narrow, cars cut corner				
	rental	24 Dogwood Trail					
Remove	Guy Maxwell	44 Dogwood Lane	don't think it retards speeding anyway - take out				
Remove	William & Beverly Martin	68 Dogwood Lane	people drive through pretty normal, not necessary				
Remove	Mack & Ree Yeargan	654 Dogwood Trail	get rid of them				

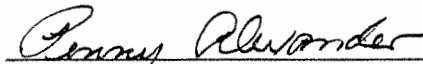
Minutes
SWRA Board of Directors Meeting
August 30, 2006
9:00 A.M.

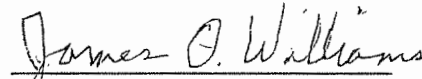
Call to order of the special meeting by President, Jim Williams was made at 9:05 a.m. Sallie Mason, Community Manager and Travis Fincher, Covenants and Maintenance Manger were present. The following directors were present: Jim Williams, Judson Edel, Penny Alexander, Jim Koeppen, and Wayne Washburn. Debbie Nigh and Tom Handley were out of town.

Jim Williams explained that he had been called over to the StoneView Summit site by project Superintendent of E.A.S. Contractors, Inc. Jim Williams asked him to put his request that they be allowed to pour concrete from 12 midnight until the next morning in writing for consideration by the Board since this is outside of the normal Monday through Saturday 7:00 a.m. to 7:00 p.m. permitted construction hours. (Copy attached). This could be one of several overnight pours.

After discussion a motion to deny the request was made, seconded and carried.

The meeting was adjourned at 9:35 a.m.


Penny Alexander
Secretary


James O. Williams
President



To whom it may concern,

8/29/06

This letter is in response to a conversation that took place last week between Mr. Jim Williams of the Still Waters Home Owners Association and myself. I felt it a due courtesy to the neighbors in the immediate area to keep them informed of any work that falls out the requested 7:00 am to 7:00 pm Monday – Saturday work schedule. Mr. Williams requested of me a letter that would layout the expected concrete pour and placement schedule surrounding the construction of building #5, along with the reasons we feel it necessary to schedule concrete pours during the night time hours.

The sheer volume of concrete needed to complete this pour will require all surrounding production plants to combine forces to meet the demand. We estimate 180+ cubic yards of concrete. Some 20 trucks during the course of the night will need to load, and travel to and from the job site uninterrupted. Traffic delays, temperature, travel time, coordination between the three contributing plants all play a major role in the success of a smooth pour of this size.

Workability of the concrete once it is placed is another major consideration. During the daytime hours and excessively high temperatures cause the concrete to set up much faster. We are using a line pump to pour the 1st floor slab and we will be pushing it through 150 lf of pump hose. At any temperature this process draws even more water out of the concrete. As it is, we have consulted with our engineers to adjust the design mix to give us all the advantages in workability that will not compromise the desired strengths specified.

Most importantly are the Life Safety issues we face when working out of doors during the hottest time of the year. The process of curing concrete in and of itself generates large amounts of heat. That coupled with the radiated heat from the surrounding steel and concrete structures and you are beginning to get the picture. We have already required the services of Joey Darby and the paramedic response team due to one of our men succumbing to full body heat cramps. A most unpleasant experience usually requiring a trip to the hospital. My first responsibility is to the safety of the men and women that work on this project.

*Cyds/truck avg load. Above = 30 trucks
pour in high rise condos warm climate all the time
Not honoring work hrs now
no one to work back gate @ those hrs
Re-initialize computer system
union*



SCHEDULED POUR

The placing and finishing crew will arrive at Midnight between Wednesday 8/30 and Thursday 8/31. The pump trucks will arrive around 1am to set up with the concrete trucks arriving at around 2am. The pour will continue until all concrete has been placed. This will last well into the morning around 9am or so.

Building #5 will have 4 more concrete pours that will need to be scheduled at a later date. The expected pour rate will be one floor every two weeks but could vary due to weather, productivity, or any number of issues.

It is EAS Contractors, Inc. desire to be as little an interruption to the daily routine of the community as possible. We look forward to great working relationship with our neighbors over the coming days. We will work closely with the Home Owners Association in a continued effort to keep them informed of any scheduling or coordination issues that may arise.

Thank you for your cooperation and understanding.

A handwritten signature in black ink, appearing to read 'Carter Johnson', followed by a long horizontal line.

Carter Johnson
Project Superintendent

E.A.S. Contractors, Inc.
159 Liberty Rd. Suit-A
Villa Rica, Ga.
30180

Agenda SWRA
August 22nd, 2006

Call to order: 9:00 AM

Guests: Allyson Baker

Minutes of last meeting:

Old Business:

Water Tank / Water line
Fiscal year change – Jim Williams
Parking encroachment by Harbor Pointe
Update on Covenant Unity –Tom Handley
State of Alabama properties -

Any other old business

Legal Cases:

Deposition - Gary Hunt vs. SWRA - rescheduled
Evans/Cobb – Supreme Court has turned over to Civil Appeals
Walnut Hill Water - no report
Glenn Ward – SWRA won by default

New Business:

Governors visit to StillWaters – September 28th
Accounts Receivable-Quick Claim Deeds
Picnic in the Park
Removal of speed bumps on Dogwood Trail near Cardinal Heights
New program for collection of seriously overdue maintenance fees
Committee for planning for Executive Center

Any Other New Business

Committee Reports as Needed:

Roads	PAC/LRPC
Security	ARC
Landscape	Documents
Social	Neighborhood Council
Newsletter	Pool/Tennis/Boat Storage

Adjourn 11:00 AM

Minutes
SWRA Board of Directors Meeting
August 22, 2006
9:00 A.M.

Call to order by President, Jim Williams was made at 9:00 a.m. Sallie Mason, Community Manager was present. The following directors were present: Jim Williams, Judson Edel, Penny Alexander, Jim Koeppen, Debbie Nigh, Wayne Washburn and Tom Handley.

Minutes of the August 8, 2006 – The minutes had been distributed prior to the meeting. **Jim Koeppen made a motion to accept as presented. It was seconded and carried.**

OLD BUSINESS:

Water Tank/12" Water line - *Information/Action:* President Jim Williams shared a proposal from Roads Committee Chairman, Peter Van Parys that the cost difference between an 8" water line and a 12" water line be paid for by SWRA. The developer Stoneview Summit would pay for the equivalent of the 8" pipe and the expense of the installation. SWRA would charge an additional fee to others who connect to the pipe at a later date in order to recoup its investment. Jim Koeppen stated that this had been looked into before and that unless Peter Van Parys has new information, Walnut Hill Water Authority would own the pipeline once it is installed. There was discussion as to whether a joint venture between Walnut Hill and SWRA could be worked out. Jim Koeppen stated that the approximate difference between the 8" pipe and the 12" pipe for this project to reach Sunset Point area would be \$120,000 to \$130,000. **After discussion it was decided that further research should be done. Sallie Mason will gather copies of the past study that was done by Gary Owens firm out of Birmingham and the reports from Wayne Saucer last year on this subject. Wayne Washburn will inform the ARC that if anything concerning a water tank or water line comes up then the ARC should refer it back to the Board.**

Fiscal Budget Year Change – Tabled Motion

Information/Action: Tom Handley stated that as the budget is done at the present time, it does not allow membership input into the process. He feels strongly that membership should be given that opportunity. **After discussion, it was decided that Judson Edel would refer this to the Neighborhood Council for input. The motion will remain tabled.**

Parking Encroachment by Harbor Pointe

Information/Action: Wayne Washburn reported that the biggest complaints at the last meeting of the ARC were from the Villas on The Harbor Association concerning the trailers on the Windjammer property. **Tom Handley has a meeting scheduled to discuss this and several issues with Don Allen of Harbor Pointe who owns these construction trailers and the Harbor Pointe Marina that is parking boat trailers at this location.**

Update on Covenant Unity

Information/Action: Tom Handley reported that Sallie Mason and Susan Thames had completed a first class mail out of initial letters to 1971 covenant property owners. **He will schedule meetings for discussion.**

Alabama State Properties

Information: Daine Sharpe called yesterday to report that he spoke to Larry Doyle, State of Alabama and that nothing has yet been done to notify the person ahead of SWRA on the list to purchase these properties. Wayne Washburn read a letter from John Koval of Baldwin Tays Company of Tyrone, GA. (copy attached). He is interested in purchasing these properties also.

GUEST : Allyson Baker, Himmelwright & Huguley, LLC

Information/Action: She reported that she has spent a lot of time in cleaning up our QuickBooks files with issues that Sallie Mason and Debbie Nigh found from the initial setup of the files. The July 31, 2006 financial reports were reviewed showing \$299,597.39 Cash in the bank with Accounts Receivable outstanding of \$ 154,819.35 and undeposited funds at \$1,894.86 for Total Current Assets of \$456,311.60. As of today the Accounts receivable are down to approximately \$108,000. This is due to the aggressive work done by Sallie Mason and Debbie Nigh on some very old accounts. Expenses for July were \$36,222.85. The fixed asset value is \$651,270.15 as of July 31, 2006.

Allyson shared some projections for future income and expenses that basically shows that the association fees will need to be increased in the near future to keep up with the same services now being provided. **The Board thanked Allyson Baker for coming to the meeting as well as for the excellent work that she, Sallie Mason and Debbie Nigh had done.**

1974 Villas Amendment review – *Information:* The document marked “volume 212 page 319” was distributed last month. It is an amendment to the 1971 covenants dealing with “the villas” that was signed April 11, 1974. The document marked “volume 213 page 39” that is commonly referred to as the 1974 covenants is actually also an amendment to the 1971 covenants that was signed after “the villas” amendments on June 14, 1974.

Legal Cases

Gary Hunt vs SWRA – Deposition rescheduled

Evans/Cobb – the Supreme Court turned it over to the Court of Civil Appeals and Daine Sharpe is working on the brief.

Walnut Hill Water Authority – Street Repair Issue. Daine Sharpe has contacted Mark Allen Treadwell to get the document outlining the proposed settlement. He has set a deadline for receipt of the document, otherwise he will write to the judge in the case stating that we negotiated in good faith and asking for a decision.

It was decided that Tom Handley, Sallie Mason and Debbie Nigh would work with Daine Sharpe on the procedures for collecting on judgments that have been rendered in our favor.

NEW BUSINESS:

The Governor's Visit to StillWaters – *Information/Action:* Leaman Butcher has requested that a group escort the Governor and others through StillWaters on September 28, 2006. It will be a short visit as there are many stops. Debbie Nigh proposed a "Picnic in the Park" to take place that afternoon at Moonbrook Park so that the group could stop by. After the picnic, Board members could hold an open forum with residents. **After discussion it was decided not to hold the picnic. The visit by the Governor's group will be turned over to the Political Action Committee in order to encourage political contacts for long-term goals of the community. Jim Williams will contact Sy McLain to go on the tour with Sallie Mason. Jim Williams, Judson Edel, Jim Koeppen, Debbie Nigh and Tom Handley are also available to assist.**

Removal of speed bumps on Dogwood Trail – *Action:* Tom Handley made a motion to remove the speed bumps on Dogwood Trail. Motion was seconded. After discussion, it was decided that Penny Alexander would contact residents that live on and use that road to poll them on their thoughts on this issue and report back to the Board. The motion was tabled.

New Program for Collection of Seriously Overdue Maintenance Fees –

Information/Action: Tom Handley brought up the issue of high value, long term past due monies owed to the association. He suggested that instead of suing & getting a judgment then trying to collect on it that we acquire a Quit Claim deed on properties. The lots of course will need to be screened for value, outstanding taxes and fees due investigated, and coordination with Holloway Credit Solutions would take place. **He made the following motion: That in order to greatly improve the collection of overdue maintenance fees, it is moved that Debra Nigh, Treasurer, be authorized to conduct a Deed for Debt program. Working in concert with the collections agency and Board attorney, Ms. Nigh shall identify and contact selective StillWaters property owners with large overdue maintenance fee accounts, and offer at accept a deed to said property to SWRA as payment in full of all debt to SWRA. Thereafter, Ms. Nigh is authorized to sell such acquired property for SWRA's benefit through a local real estate agent selected at random. Ms. Nigh shall periodically brief the Board on the program. The motion was seconded. After discussion, the motion carried.**

Executive Center Planning Committee – *Action:* Tom Handley made a motion that a special committee be appointed to develop a long-term plan for the use of the building. Motion was seconded. Issues and uses were discussed. **The motion carried. President Jim Williams asked Jim Koeppen, Sallie Mason, Tom Handley, Wayne Washburn and Penny Alexander to serve.**

Neighborhood Council – *Information/Action:* Judson Edel brought up several issues from the Neighborhood council meeting. An arrow sign on Highway 280 at Hwy 34 would be most helpful. **Judson Edel will look into this with the state highway department. A fire**

hydrant on Fairway Ridge has been moved. **Judson will contact the Fire Department, Walnut Hill and Roads committee to find out why.** The cleanup of lots 1 & 2 of the Blue Creek sub-division by Mr. Zettler was raised. **Penny Alexander will once again check with Todd Rogers of Riverwood Properties to see when this will be done since they have agreed to the cleanup.** The removal of "For Sale" signs at Sunset Point and Redbud was requested. **This will be turned over to Travis Fincher to address.**

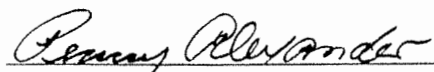
COMMITTEE REPORTS:

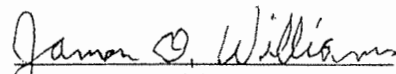
Landscape – *Information:* Visions Landscape has agreed to bush hog areas under the power lines that SWRA owns after Labor Day. This will be done under the current contract with no additional charge.

Recreation Committee – *Information:* The tennis courts are two different shades of color. Penny Alexander reported that Jeff Nichols of American Tennis Courts has contacted the manufacturer of the resurfacing paint. We have agreed to wait 30-45 days for the court to cure then it will be rechecked and a sample will be taken to see what needs to be done for a match. Payment on the last half of the project is being withheld until the job is properly completed.

Closing of Office– *Information/Action:* Sallie Mason and Susan Thames had both scheduled to be off on Friday and Travis Fincher was going to cover the office. However, he has had a death in the family and will be out of town. Sallie Mason asked if she should hire a temporary person to answer the phones. After discussion it was decided that the office would be closed on Friday and that the message would be changed on the phone system.

The meeting was adjourned at 12:00 p.m. Sallie Mason left and President Jim Williams called an Executive Session.


Penny Alexander
Secretary


James O. Williams
President

approved 9/5/06

BALDWIN TAYS COMPANY

Monday, 08/14/2006



Wayne Washburn
151 Lakeview Ridge
Dadeville, AL 36853

Dear Wayne,

Thank you for taking the time to discuss the common goals that myself and the SWRA share. As we have recently discussed, I had noticed in the July 1, 2006 newsletter that the Association has hired Daine Sharpe to pursue purchasing the 3 tax delinquent properties that are within Still Waters and are currently held by the state. As you know, my profession has and does include tax delinquent properties as well as building and development. What you and the association may not know is that I have made a request for the same properties in May 2006. It is obvious that SWRA and myself have similar interests. My interest is obtaining the properties for future construction goals and the association's is for payment of the delinquent fees.

Both of our intentions are to put these properties back to a productive status, for SWRA payment of past and future homeowners fees and mine to build a new home on each of these properties. Ultimately this would enhance the tax base for the county and new neighbors for our community. As a member of the association, I am painfully aware of the need for effective use of the dues that are collected and I can save the Association attorney fees as well as other costs that will be incurred with respect to the redemption/purchase of these properties. If the state ultimately conveys the properties to my company, it is my intent to pay all delinquent fees on each property, not some "settlement" at pennies on the dollar but 100%.

In the spirit of cooperation I would appreciate the opportunity to meet and discuss the possibility of moving forward with the state with the blessing from the SWRA. I would greatly appreciate your help in opening up dialogue between the Association and myself.

Thank you for all your help in this matter. I hope we can have dinner with you and your wife soon.

Sincerely Yours,



John Koval



Residential Association, Inc.

August 14, 2006

Chairman
Tallapoosa County Commission
Tallapoosa County Court House
Dadeville, Alabama, 36853

Dear Sir:

We ask your assistance in a matter of importance to StillWaters. In 2003 various properties within StillWaters' were sold at auction to new investors as a result of the Developer bankruptcy. This has resulted in a great deal of new commercial development and building within StillWaters not associated with the StillWaters Residential Association. (SWRA).

SWRA is now all resident controlled and responsible for maintaining StillWaters common areas, roads and administering residential covenants that apply to most of the platted lots within StillWaters.

Recently a new investor applied to the Commission for approval of a land transaction (plat change) within StillWaters and this week we were advised that another such action was contemplated. We had no advance notice of the first and only by chance learned of the second. Since any land actions within StillWaters may involve our' residential covenants it is important that we receive advance notice of such agenda to ensure that our interests are protected.

Therefore we ask the Commission to establish a procedure which would provide SWRA sufficient advance notice of any agenda items in the future which may affect StillWaters and the SWRA.

We thank you for your cooperation.

James O. Williams
President
StillWaters Residential Association (SWRA)

Alabama's Premier Golf & Lake Community

1816-B StillWaters Dr. Dadeville Al 36853

PHONE: 256-825-2990 FAX: 256-825-2991 e-mail: swra@charter.net

Minutes
SWRA Board of Directors Meeting
August 8, 2006
9:00 A.M.

Call to order by President; Jim Williams was made at 8:55 a.m. Sallie Mason, Community Manager was present. The following directors were present: Jim Williams, Judson Edel, Penny Alexander, and Jim Koeppen. Debbie Nigh and Tom Handley. Wayne Washburn was excused.

Guest: Travis Fincher, Covenants & Maintenance Manager

Information/Action: Travis Fincher and Tom Handley reviewed a letter (copy attached) addressing questions concerning covenant enforcement. The ARC (Architectural Review Committee) guidelines have changed over the years. Fences, dog issues, recreational vehicles and boat trailers are the major concerns so far. Playground equipment is not specifically addressed in the covenants. Debbie Nigh commented that the 1987 covenants should be enforced uniformly concerning boat trailers. **The Board agreed that enforcement under a specific set of covenants must be treated uniformly.** Travis Fincher checks the documentation on property to determine which set of covenants applies before addressing the issue with the property owner. Thus far, the community has been responsive to his phone calls and letters. There are a few that he is following up on. **Sallie Mason distributed a copy of "Villa Covenants" marked volume 212 page 319 for Board members to review before the next meeting.** Travis Fincher thanked Tom Handley and the Board for their guidance. President, Jim Williams responded that Travis Fincher was doing a nice job with a reasonable approach that is appreciated by the Board and that the board will continue to provide guidance where needed as issues come up.

Minutes of the July 25, 2006 – The minutes had been distributed prior to the meeting. **They were accepted as written.**

Financial Review – Debbie Nigh

Information/Action: Debbie Nigh outlining a revised budget for mid-year 2006 distributed a comprehensive presentation booklet. She stated that she based her projections on conservative income but higher end expenses. On reports from Allyson Baker, accountant, there are some discrepancies in the income area under homeowner's fees. Sallie Mason records show that there are outstanding fees under Covenant 1 owners yet the financial reports from Allyson Baker do not. Debbie Nigh will work with Allyson Baker to straighten this out. Income projections have been lowered for 2006. Debbie Nigh commended Sallie Mason for an excellent job in aggressively pursuing and collecting almost \$14,000.00 in Accounts Receivable, which were fees due prior to 2006. The expenses for insurance are estimates as we are waiting on a response from the insurance agency on firm figures. The accounts have been set up with the "Cost Centers" more accurately reflecting their expenses as items such as property taxes and insurance have been divided out and attributed to each. After a correction under payroll taxes the revised operating budget shows projected income of \$594,134 and projected expenses of \$594,523. If the actual income is higher than projected there is a list of options for additional projects for the Board to consider. Discussion followed. **Jim Koeppen made a motion that the Board accepts the revised**

operations budget for 2006. Motion was seconded and carried. Debbie Nigh will prepare an article for the newsletter outlining this. The Board thanked Debbie Nigh and Sallie Mason for their time and effort in preparing this detailed document and budget.

Action: The Board agreed that Sallie Mason would file the claim on the damage to the gates with J.S. Lanier. Tom Handley will assist her as needed.

OLD BUSINESS

State of Alabama Properties – *Information:* According to Daine Sharpe's response, we will wait to hear from the state around August 16, 2006.

Gate 34 – painting

Information/Action: Sallie Mason has received bids. **Jim Williams** asked the Board to authorize Sallie Mason to proceed with getting this project completed. The Board agreed. Debbie Nigh will forward information on the type of paint to be used.

Insurance Coverage –

Action: After discussion, a motion to increase the coverage on the Executive Center to \$350,000 with a \$1000 deductible was made by Tom Handley. Motion was seconded and carried.

It was agreed that Tom Handley would handle the shopping of insurance when it is time to re-bid this.

Gate Access Policy

Information/Action: Sallie Mason distributed a proposal on gate access policy (copy attached). Discussion followed. **Penny Alexander** made a motion to adopt the policy as presented. Motion was seconded and carried.

Fiscal Year Change

Information/Action: Jim Williams reviewed the comments of Daine Sharpe and Allyson Baker from the last Board meeting. Allyson's opinion was to leave the fiscal year for the corporation as is but to change the budget year if the Board so chose. **Tom Handley made a motion to change the budget year so that the budget is handled in a time frame for membership input at the meeting in March. Motion was seconded.** Tom Handley stated that he felt that the budget presentation should show the real need of the SWRA to the community not just how we spend the money such as long-term needs being stressed such as repaving of the entire road system in Still Waters. We need to involve membership in the process. Jim Koeppen felt that members were not interested. Other board members felt that property owners have not been given ample opportunity to be involved. **After discussion, the motion was tabled.**

Harbor Point Parking Encroachment

Information/Action: A letter from Amanda Gilliland expressing her unhappiness with the parking places on the SWRA right of way at Marina Point and her suggestions for resolution was reviewed. The Board discussed options for exchange in deeding the property to Harbor

Point. Tom Handley stated that the Board needed to identify what it wants concerning this property. Several issues were discussed; addressing Mrs. Gilliland's issues, gate cards issued to Harbor Point not renewed, boat trailers and storage trailers parked at Windjammer property, compensation for the 13 parking places, deed to the right of way property. **Tom Handley made a motion to review a copy of the survey of this area so that the Board could ascertain the encroachment then consider the requests to remedy the situation. Motion was seconded and passed. It was decided that Tom Handley would set up a meeting with Don Allen of Harbor Point to discuss these issues.**

Covenant Compliance Policy

Information/Action: President Jim Williams reported that Daine Sharpe has reviewed the policy and felt that it is a good one. **Tom Handley made a motion that this policy be approved as presented and as approved by attorney, Daine Sharpe. Motion was seconded and carried.** The issue of the Board's authority to impose fines was brought up but due to the complexity of the issue it was decided to postpone consideration at this time.

Property at Gate 34 owned by Mr. Zettler- Action: It was decided to take this off the agenda.

Covenant Unity Committee – Information: Tom Handley explained the proposed document to be mailed out to all 1971 covenant owners asking them to vote to change their covenants and join the 1987 covenants and the SWRA. Meeting will also be held for discussion by membership.

12" Water line issue – Information/Action: The emails concerning a water tank were discussed. The Board is concerned that a building permit not be issued without the Board's knowledge on this with Harbor Cove and or Stoneview Summit. The issues of adequate water supply and sewer need to be addressed. **Sallie Mason will convey this concern to the ARC and will notify the Board if any permits for either of these projects come in.**

LEGAL:

Gary Hunt vs. SWRA and others – Deposition will be held Friday August 18th in Auburn. **Sallie Mason will attend and Tom Handley will go if he is available.**

Evans/Cobb – The Alabama Supreme Court has sent it to Civil Court of Appeals.

Walnut Hill Water case – We are waiting on a document of agreement from Mark Allen Treadwell attorney for Walnut Hill Water.

Glenn Ward – Sallie Mason will represent SWRA along with Daine Sharpe at the default hearing set for August 9, 2006.

NEW BUSINESS

Information/Action: **Tallapoosa County Commission – Lots 1-10 Blue Creek Subdivision.** It was reported that Mr. Zettler had inquired at the county level about overriding the SWRA and the 1987 covenants to request combining the above lots that he owns along with the hotel site. **President Jim Williams asked Tom Handley to look into this issue and to write a letter on our behalf or to handle it then report back to the Board.**

Governor's visit to Still Waters – *Action:* Sallie Mason will follow up on the date and email the Board to see who can participate in the tour.

Resolution - Bank of Dadeville

Action: Penny Alexander made a motion for the SWRA Board to approve the new banking resolution to change the signatures on the account for SWRA. Motion was seconded and carried.

Communication with Developers –

Action: It was decided that President Jim Williams would look into reestablishing the SWRAGMC (StillWaters Residential Association, Golf course and Marina) committee. It was not set up this year and the Board feels that face-to-face meetings would be beneficial.

Committee Reports

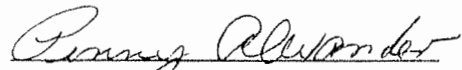
PAC/LRPC – Sallie Mason will contact Sy McLain to get the documents for the proposed change in legislation concerning the sheriff patrolling StillWaters.

Roads – Sinkhole by church at Lake View Ridge is being repaired.

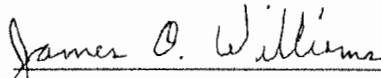
Newsletter – Committee is targeting a mail out of newsletter to all property owners for the Sept. or Oct. issue.

Tennis – American Tennis has returned to repave the court closest to the street and to properly install the net reels.

Meeting adjourned at 12:50 p.m.



Penny Alexander
Secretary



James O. Williams
President

Approved
8/22/06

GATE CARD POLICY

Current Property Owners

1. 2 cards per parcel
2. Multiple parcel owners may receive 2 cards for each property for "Household members*" or their additional vehicles.
3. One parcel owners may purchase additional cards for "household members*" or their additional vehicles, \$35 one time fee.

New Buyers

1. 2 cards with the purchase of parcel distributed in the welcome package.
2. Additional cards may be purchased for "household members*" or their additional vehicles, \$35 one time fee.

Qualified Non Property Owners

1. Cards require a \$100 deposit (which will be refunded upon return of the card) and a \$50 annual fee. Information form must be completed.

Service Vendors Access Codes

Community Manager will issue to vendors such as SWVF&R, UPS, Fed Ex, Walnut Hill, etc. that will be changed once per year.

Building Contractors Codes

When building permit is approved, Community Manager will issue an access code for this project. These codes will be changed once per year and deleted once project is complete.

***Household Member** – Any family member who needs regular access. This is not intended for domestic employees.

TO: SWRA Board: Document Committee Responses are between in question and in italics TAH.

Notes to the Board
July 11, 2006

Do we want to enforce the playground equipment ban on families who have a small jungle gym or swing set in their back yard or rear side yard? Some have been there for a long time. There are some real nice playhouses also and several professionally built tree houses that appear to have been in place for quite a while. Most blend in with the woods real well.

Committee: There is no specific prohibition against playground equipment in any of the residential Covenants.

Treehouses are specifically banned in all three Covenants i.e. 1971 1974 and 1987.

Whether to enforce against longstanding treehouses is a policy issue for the Board. as there are only a couple. No complaints have been filed.

Formatted

I know chain link fences are banned. There are only a couple of lots where people have fenced in their yard with chain link fences that can be seen from the road. I will talk to them and write a letter to get on record. All the others are dog runs or pens. Dog runs are not allowed but pens are mentioned and recommended as pet restraints as long as they are not chain link. Can I offer an alternative to these people that they can put a decorative fence/screen around the chain link pens if they get approval from the Architectural Review Committee? The covenants allow a 42" high open decorative fence/screen around a service yard to be approved by the ARC.

Committee: The Covenants do not address chain link fences or dog runs or pens. These are issues addressed in ARC Design and Building Guidelines, which have changed over the years. ARC Design Guidelines in 1997 permitted chain link fences but subsequent amendments prohibited them and restricted dog pen runs to AKC guidelines. . Since these are no Covenant issues the Committee recommends that any enforcement action be based on new construction violations or past construction with clear permit documentation. Also suggest coordinated in advance with the ARC. .

The only two places that clearly spell out the ban on boats and boat trailers from being parked in view of the public are in the '74 and '87 covenants and the '74 covenant refers to the villa areas only. Does this apply to the '71 too? Please see part 1, paragraph 16 of the '71 covenants and Article 3. It refers to trailers or similar out building structures.

Only the '74 covenants state that **all** trailers shall be prohibited from being parked in view on any parcel or lot. And this refers to the villa areas. The '87 covenants are pretty clear. I have had several recipients of my letter point these variations out to me.

Last but not least is the subject of **motor homes**. In my first survey, I only found 6 motor homes in sight from the road. One was under the '71 covenants, one was under the '74 covenants, one was under the WE covenants and three were under the '87 covenants. I can't find any place where "motor homes" are prohibited. We are interpreting the term motor homes to be the same as travel trailers for the purpose of these covenants with the exception of the Waters Edge covenants that clearly allow recreational vehicles.

Committee Background: --the 1971 Covenants were the first Covenants at Still Waters". Three years later they were amended to increase the maintenance fees and add an annual cost of living increase plus one or two other minor changes. Thus the "1974 Covenants" consists of all of the contents of the 1971 Covenants with those changes. The Villas have their own separate Covenants, which were adopted in 1974 but are not a part of the 1974 Covenants as referred to above.

Response:

1971 Covenants, paragraph 16 seems to prohibit only mobile homes and trailers that people live in. Recommend no enforcement against 1971 and 1974 Covenant owners of boat and boat trailer, or RV yard storage. .

Villas Covenants: Page five, par 7 of Villas is clear and prohibits Motor Homes (RVs) boats and boat trailers. .

1987 Covenants Paragraph 3.15 is the same as par 16 of the 71 Covenants, which we have already said prohibits only trailers and mobile homes that people live in. Paragraph 3.22, which expand the prohibition, which is believed to prohibit the yard storage of RVs, boats or boat trailers except in a garage or carport. .

"3.22 Trailers, Boats and Commercial Trucks: No trailers, boats, commercial trucks or other commercial vehicles, travel trailers or the like shall be stored, parked or permitted to remain on any Parcel except in a garage or carport, or except during periods of approved construction on a Parcel."

This issue has been addressed by the SWRA Board before with a contrary view. Suggest the Board take a new look at the issue.

I ask the boards guidance on these concerns so that I can properly reply to the questions that come from recipients of my letters for the above violations.

Travis Fincher, Covenant & Maintenance Mgr..

Minutes
SWRA Board of Directors Meeting
July 25, 2006
9:00 A.M.

Call to order by President; Jim Williams was made at 8:55 a.m. Sallie Mason, Community Manager was present. The following directors were present: Jim Williams, Wayne Washburn, Judson Edel, Penny Alexander and Jim Koeppen. Debbie Nigh and Tom Handley were excused.

Minutes of the July 11, 2006 – A motion to approve the minutes as corrected was made by Jim Koeppen, seconded and carried.

OLD BUSINESS

Gate 34 and Gate Access– *Information/Action:* Sallie Mason stated that Travis Fincher is bidding out the painting in this area and she will report back to the Board when these are complete. Sallie Mason asked for input on the policy of issuing cards and for a fee structure to be instituted to handle this. The goal is to limit the number of cards out in the community while also encouraging people to return cards when they move from the area. **It was decided that Sallie Mason would develop a policy to present for Board approval at the next meeting.**

Property at Gate 34 owned by Mr. Zettler – *Information:* Jim Koeppen reported that he is waiting on a response from Todd Rogers.

ARC – *Action:* Wayne Washburn will discuss the Board's request that the ARC require all utilities to be put underground in new residential homes and report back to the Board

Roads Committee Bidding of Future projects – *Information:* Jim Koeppen stated that the Roads Committee does not want to bid on these projects and specifically not with D&J Paving. Penny Alexander stated that she felt that projects of this magnitude should be put out to bid with specific specifications. Judson Edel agreed. In past years Custom Paving did some work as well as the present vendor H& H Paving. When pressed Jim Koeppen stated that Peter Van Parys would not bid with D& J Paving because he views it as a conflict of interest since they are developing properties in StillWaters.

Guest: Daine Sharpe, Attorney

Parking area encroachment by Harbor Pointe – *Information/Action:* Discussion on several ways to handle this issue brought the Board to the conclusion to use this issue as a negotiating tool. Harbor Pointe has trespassed on SWRA land with the parking spaces and they want to combine lots at Sunset Pointe for the Harbor Cove development while SWRA wants the supply trailers and boat trailers permanently removed from the Windjammer parking lot adjacent to the Villas on the Harbor. This could be a win-win situation.

State of Alabama Properties – *Information/Action:* Daine Sharpe has left a message with no response. He will follow up with Larry Doyle at the state for correct procedures for purchase of these properties and report back to Sallie Mason.

Legal Cases:

Walnut Hill Water Authority – Information/Action: This issue has already been to court but Judge Martin has not yet ruled. The judge is looking for a reasonable alternative that will not cripple Walnut Hill Water. Daine Sharpe and Jim Koeppen attended a meeting with Walnut Hill Water Board members and a proposed settlement was reached. **Daine Sharpe has asked Mark Allen Treadwell, Walnut Hill's attorney to draft a revised agreement of the 1989 letter between Coosa Resort and Walnut Hill Water. A copy of the revised agreement will be sent to Sallie Mason for distribution to the SWRA Board for approval.**

Evans/Cobb - Information/Action: Daine Sharpe reviewed the status of this case that is waiting a Supreme Court hearing. Jim Koeppen stated that he had changed his mind about his suggestion of a negotiated settlement. Options were discussed. **Judson Edel made a motion to have Daine Sharpe proceed with filing the appellate brief in order to let the Alabama Supreme Court rule on this case. Motion was seconded and carried.**

Glen Ward – Information/Action: This case is set for a default hearing on August 9, 2006, 9:00a.m. **Sallie Mason will attend with Daine Sharpe to represent SWRA.**

June Dennis account – Information: Daine Sharpe explained that SWRA could only sue for new money that is owed by property owners that we have already filed suit against for past monies. On this case we have a default judgment recorded in Dadeville and in her home county of Boulder for monies owed before 2006.

Top 10 Collection List – Information/Action: Daine Sharpe has spoken with Holloway Credit Solutions, LLC. His advice is to leave these accounts with Holloway, as this will be better for SWRA financially. Holloway charges 33 1/3% to work the accounts and 50% if they have to go to court. These amounts will be added to our invoices and paid by the property owners if collected. **Penny Alexander made a motion to leave these accounts with Holloway Credit Solutions, LLC and have them actively pursue collections. Motion was seconded and carried. Sallie Mason will contact Holloway and ask them to pursue these accounts in court.**

Covenant Compliance Policy Review – Information/Action: Daine Sharpe agreed with Tom Handley's view that the 1987 covenants do not specifically authorize fines by the Board. However, he felt that other areas of the covenants allow the board to govern reasonably. **The Board agreed to ask the Documents committee to develop a list of fines and policy to handle this. Fines should be posted on the website and publicized in the SWRA newsletter.**

Board Authority to Purchase and Sell Land - Bylaws section 5.4 - Information: This section of the bylaws was reviewed again with Daine Sharpe. It pertains to the dedication of property to a public authority such as dedicating or selling the roads or park or such to the county that would require a 55% vote of SWRA members. This Bylaw does not apply to the buying and selling of properties. Daine Sharpe pointed out that just because SWRA is a non-profit corporation this does not mean that it cannot profit on the sale of land or other projects. The Board has the authority to run the association as a business.

Jim Williams and the Board thanked Daine Sharpe for his time.

Guest: Allyson Baker of Himmelwright & Huguley

Financial Report – Information/Action: Allyson Baker presented the financial reports as of June 30, 2006. The Cash Balance was \$334,127.44 with Accounts Receivable of \$140,159.21.

Questions and discussion followed. It was decided that everyone should look carefully at expenditures from this point on this year since we are running tight. Collections are lagging which Allyson Baker reported was true of many businesses right now. The repairs, gates and landscape have passed budget expectations. Jim Williams stated that there is confusion over two sets of numbers for the proposed budget in our records. **Allyson Baker will work with Debbie Nigh and Judson Edel to determine which is the correct set and enter those in the computer. Debbie Nigh will present at the next meeting.**

Fiscal Year Change – Information: Allyson Baker explained that changing the actual fiscal year would be a complicated process. However, changing the Budget year is very simple. We can move the budget to whatever time period would work best in an effort to allow for membership input. The Board will discuss this at a later time. Jim Williams and Board members thanked Allyson Baker for her time and information.

Voting numbers and Taxes Paid information - These have not yet received from Leon Archer, Tallapoosa County Commissioner.

Appraisal of Cardinal Heights Power Line property - Jim Williams stated that we would not pursue having Judson Edel schedule a second appraisal since the Board had decided not to sell or develop this property.

Walnut Hill Water – 12” Water line – Jim Koeppen stated that there is no update.

NEW BUSINESS

Insurance Coverage – *Information/Action:* Judson Edel questioned the size of the Executive Center building and Sallie Mason pulled the information from the files. The tax records show 4218 square feet of heated and cooled space. It was determined that we should be looking at increasing coverage to \$350,000. Wayne Washburn asked about increasing deductibles to \$5000 on each policy. **It was decided that we will leave the bound coverage in place and that Sallie Mason will contact the insurance agent for pricing on \$350,000 building coverage and increasing to \$5000 deductibles as well as waiting on the pricing on the \$1000 deductibles.** After reviewing the budget with Debbie Nigh and receiving the above pricing the Board will move forward at the next meeting. **Sallie Mason will bring the figures on balance due for all types of insurance for the remainder of the year to the Board.**

Update on Covenant Unity Proposal –Tom Handley to report.

Covenant Enforcement Letter from Travis Fincher – Tom Handley to report.

COMMITTEE REPORTS

Roads - 12” Water line – Jim Koeppen stated that there is no update.

Security – Gate 34 is working though the windshield cards still do not. Hopefully, a new panel will be found soon so that they will work again.

ARC – Wayne Washburn reported that David Crum spoke to ARC committee and they wish to marry lots for their Harbor Cove development, however, this cannot take place until they have submitted their plans.

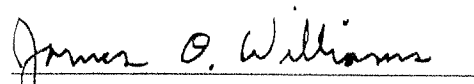
Tennis – *Information/Action:* Penny Alexander reported that after many phone calls and promises American Tennis has yet to show up to finish the tennis courts. **She will send a**

letter letting them know that we will proceed with correcting the problems ourselves and canceling the balance of the bill if they have not completed the work in a reasonable time frame.

Covenants Enforcement – *Information:* Sallie Mason reported that the property at Turtle Lane has been cleaned up and fees added to a lien on the property. Travis Fincher has had good responses from the 39 letters he sent out about trailers. All except 8 have been moved. He will follow up with a second letter to those. The dog and fence at Amanda Cook's has been removed and the yard has been cleaned up in compliance with the covenants.

Meeting adjourned at 12:40 p.m.


Penny Alexander
Secretary


James O. Williams
President

*approved
8/10/06*



Residential Association, Inc.

July 17, 2006

Mary Taylor Smith
5320 Castlebrooke Crossing
Cumming, GA. 30040

Dear Ms Smith:

This is in reference to your copyright claim on behalf of Linda Amstutz; our letter of March 21, 2006 and your recent email to Mr. Koeppen.

I think you know that our June 2005 publication of this little article was an innocent one, without notice of any copyright protection and its use involved no financial gain of any kind to the StillWaters" Residential Association. It was just a little article in our local newsletter which goes to our members in this small community.

We have noted that your registration of Copyright for this article took place October 28, 2005 which was four months AFTER our innocent use. We have also noted that Section 412 of the Copyright law states that no award of statutory damages or attorney's fees can be made in such a case.

I believe this concludes the matter.

Sincerely,

Sallie Mason
Community Manager

Cc : Board Members.

17 USC Section 412—Registration as Pre-requisite to Infringement Claim.

In any action under this title, other than an action brought for a violation of the rights of the author under section 106A(a) or an action instituted under section 411(b), no award of statutory damages or of attorney's fees, as provided by sections 504 and 505, shall be made for —

(1) any infringement of copyright in an unpublished work commenced before the effective date of its registration; or

(2) any infringement of copyright commenced after first publication of the work and before the effective date of its registration, unless such registration is made within three months after the first publication of the work.

Chapter 4 Endnotes

¹The Berne Convention Implementation Act of 1988 amended section 401 as follows: 1) in subsection (a), by changing the heading to "General Provisions" and by inserting "may be placed on" in lieu of "shall be placed on all"; 2) in subsection (b), by inserting "If a notice appears on the copies, it" in lieu of "The notice appearing on the copies"; and 3) by adding subsection (d). Pub. L. No. 100-568, 102 Stat. 2853, 2857.

²The Berne Convention Implementation Act of 1988 amended section 402 as follows: 1) in subsection (a), by changing the heading to "General Provisions" and by inserting "may be placed on" in lieu of "shall be placed on all"; 2) in subsection (b), by inserting "If a notice appears on the phonorecords, it" in lieu of "The notice appearing on the phonorecords"; and 3) by adding subsection (d). Pub. L. No. 100-568, 102 Stat. 2853, 2857.

³The Berne Convention Implementation Act of 1988 amended section 403 in its entirety. Pub. L. No. 100-568, 102 Stat. 2853, 2858.

⁴The Berne Convention Implementation Act of 1988 amended section 404 as follows: 1) in the second sentence of subsection (a), by inserting "to invoke the provisions of section 401(d) or 402(d), as applicable" in lieu of "to satisfy the requirements of sections 401 through 403" and 2) in subsection (b), by inserting "With respect to copies and phonorecords publicly distributed by authority of the copyright owner before the effective date of the Berne Convention Implementation Act of 1988," at the beginning of the sentence. Pub. L. No. 100-568, 102 Stat. 2853, 2858.

⁵The Berne Convention Implementation Act of 1988 amended section 405 as follows: 1) in subsection (a), by inserting "With respect to copies and phonorecords publicly distributed by authority of the copyright owner before the effective date of the Berne Convention Implementation Act of 1988, the omission of the copyright notice described in" at the beginning of the first sentence, in lieu of "The omission of the copyright notice prescribed by"; 2) in subsection (b), by inserting after "omitted," in the first sentence, "and which was publicly distributed by authority of the copyright owner before the effective date of the Berne Convention Implementation Act of 1988"; and 3) by amending the section heading to add "on certain copies and phonorecords" at the end thereof. Pub. L. No. 100-568, 102 Stat. 2853, 2858.

⁶The Berne Convention Implementation Act of 1988 amended section 406 as follows: 1) in subsection (a), by inserting "With respect to copies and phonorecords publicly distributed by authority of the copyright owner before the effective date of the Berne Convention Implementation Act of 1988," at the beginning of the first sentence; 2) in subsection (b), by inserting "before the effective date of the Berne Convention Implementation Act of 1988" after "distributed"; 3) in subsection (c), by inserting "before the effective date of the Berne Convention Implementation Act of 1988" after "publicly distributed" and by inserting "as in effect on the day before the effective date of the Berne Convention Implementation Act of 1988" after "405"; and 4) by amending the section heading to add "on certain copies and phonorecords" at the end thereof. Pub. L. No. 100-568, 102 Stat. 2853, 2858.

⁷The Berne Convention Implementation Act of 1988 amended section 407 by striking out the words "with notice of copyright" in subsection (a). Pub. L. No. 100-568, 102 Stat. 2853, 2859.

⁸The Berne Convention Implementation Act of 1988 amended section 408 by deleting "Subject to the provisions of section 405(a)," at the beginning of the second sentence of subsection (a). Pub. L. No. 100-568, 102 Stat. 2853, 2859. That Act also amended section 408(c)(2) by inserting "the following conditions:" in lieu of "all of the following conditions" and by striking subparagraph (A) and by redesignating subparagraphs (B) and (C) as subparagraphs (A) and (B), respectively. *Id.*

The Copyright Renewal Act of 1992 amended section 408 by revising the first sentence of subsection (a), preceding the words "the owner of copyright or of any exclusive right." Pub. L. No. 102-307, 106 Stat. 264, 266.

⁹The Copyright Renewal Act of 1992 amended section 409 by adding the last sentence. Pub. L. No. 102-307, 106 Stat. 264, 266.

¹⁰The Berne Convention Implementation Act of 1988 amended section 411 as follows: 1) in subsection (a), by inserting "Except for actions for infringement of copyright in Berne Convention works whose country of origin is not the United States, and" before "subject"; 2) in paragraph (b)(2), by inserting ", if required by subsection (a)," after "work"; and 3) by inserting "and infringement actions" in the heading, in lieu of "as prerequisite to infringement suit." Pub. L. No. 100-568, 102 Stat. 2853, 2859.

The Visual Artists Rights Act of 1990 amended section 411(a) by inserting "and an action brought for a violation of the rights of the author under section 106A(a)" after "United States." Pub. L. No. 101-650, 104 Stat. 5089, 5131. In 1997, section 411(b)(1) was amended in its entirety. Pub. L. No. 105-80, 111 Stat. 1529, 1532.

The WIPO Copyright and Performances and Phonograms Treaties Implementation Act of 1998 amended the first sentence in section 411(a) by deleting "actions for infringement of copyright in Berne Convention works whose country of origin is not the United and" and by inserting "United States" after "no action for infringement of the copyright in any." Pub. L. No. 105-304, 112 Stat. 2860, 2863.

¹¹The Visual Artists Rights Act of 1990 amended section 412 by inserting "an action brought for a violation of the rights of the author under section 106A(a) or" after "other than." Pub. L. No. 101-650, 104 Stat. 5089, 5131

[Home](#) | [Contact Us](#) | [Legal Notices](#) | [Freedom of Information Act \(FOIA\)](#) | [Library of Congress](#)

U.S. Copyright Office
101 Independence Ave. S.E.
Washington, D.C. 20559-6000
(202) 707-3000



Residential Association, Inc.

July 14, 2006

John Alexander
288 Blue Creek Circle
Dadeville, AL. 36853

Herbert Starzer
89 Overlook Court
Dadeville, AL. 36853

Subject: Board Ruling on Cardinal Heights Property

Dear Mr. Alexander and Mr. Starzer:

The board met Tuesday, July 11th 2006 and after much discussion and debating the board has decided that the property in question will stay as is. The property will not be sold and no development will take place. The board fully agrees this is a dead issue.

Sincerely,

James O. Williams
President StillWaters Residential

Cc: Board of Directors
Community Manager

Alabama's Premier Golf & Lake Community

1816-B StillWaters Dr. Dadeville AL 36853

PHONE: 256-825-2990 FAX: 256-825-2991 e-mail: swra@charter.net

7/11/06

POLICY FOR NEWSLETTER PUBLICATION

The policy for publication of the StillWaters Newsletter will be in compliance with good written standards and shall satisfy the items of correctness and quality of writing generally held for a publication of this type.

All items for publication shall generally be submitted to the office of SWRA by the 20th of the month. This will allow the format to be followed with the "paste and seal" format to be followed and final format to be available by the 26th day of the month. On the 27th and 28th days of the month, the Newsletter will be available in the SWRA offices for review by any Board member who wishes to review it. Any discrepancy with the content which cannot be resolved may be referred to the Board Chairman for final approval. The Board Chair's approval is final. He or she has authority to publish or not publish any part of, or in whole, the Newsletter.

Any month in which the dates fall on a weekend, the paid staff may roll the dates forward at their discretion or adjust otherwise to meet publication on the 1st day of the month.

Any questions regarding this policy may be referred to the Chairman of the Board.

Not for editorial or advocacy

7/11/06 m
3895

SWRA CARDINAL HEIGHTS PROPERTY.

MOTION TO CLARIFY

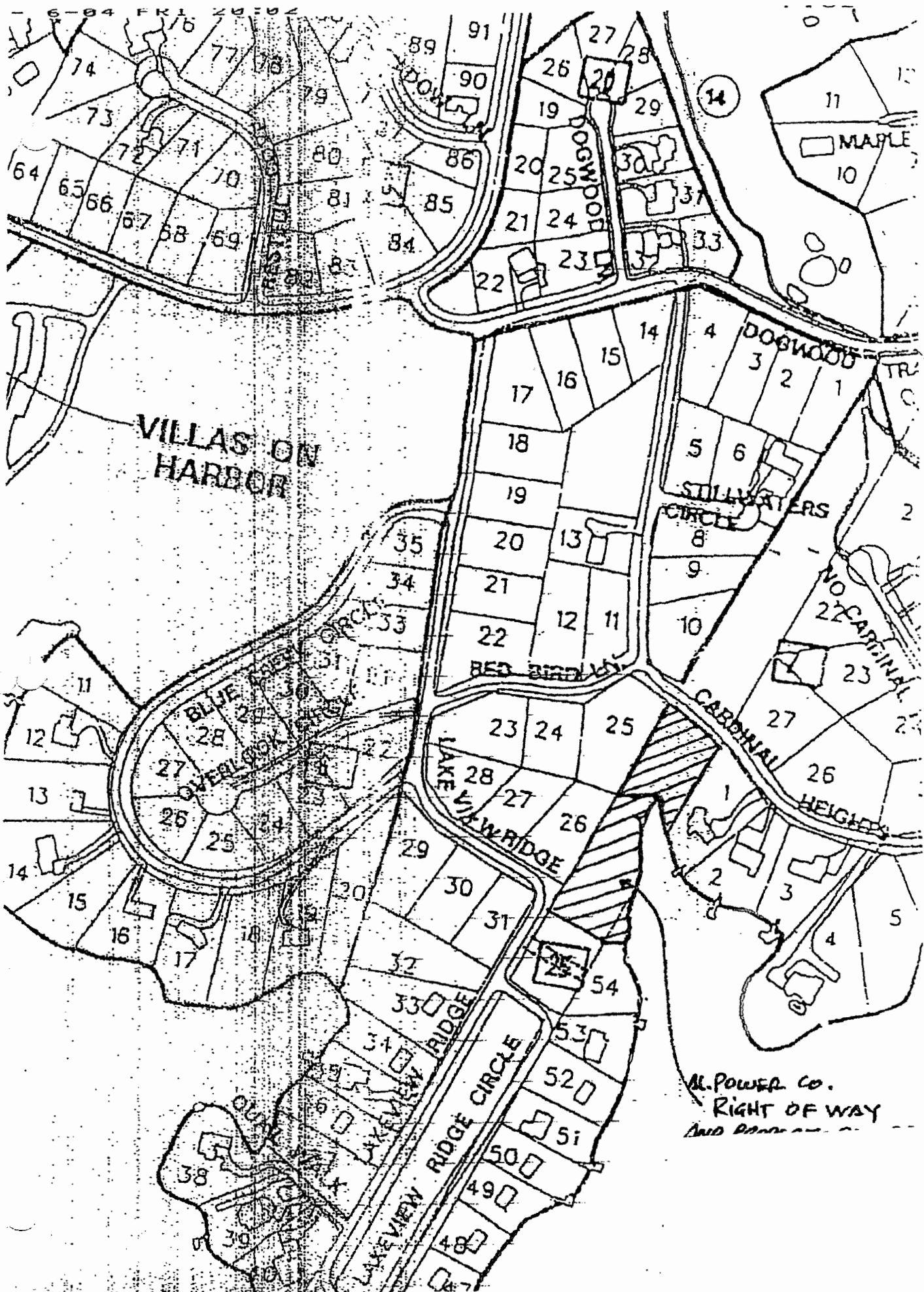
" THE PRIOR MOTION APPROVED IN THE JUNE 27th 2006 MEETING DEALING WITH THE SWRA OWNED POWER LINE PROPERTY IN THE CARDINAL HEIGHTS AREA IS HEREBY CLARIFIED AND RESTATED AS FOLLOWS:

1. IT SHOULD BE THE POLICY OF SWRA TO PROTECT RESIDENTIAL NEIGHBORHOODS FROM DEVELOPMENT AS MUCH AS POSSIBLE.
2. THE SWRA OWNED CARDINAL HEIGHTS LAND IS A STRIP OF HILLY LAND WITH A NARROW STRIP ALONG THE SHORE LINE, SURROUNDED BY RESIDENTIAL LOTS IN THE CARDINAL HEIGHTS, LAKEVIEW RIDGE AREA, SEVERAL OF WHICH HAVE HOMES BUILT; A COPY OF THE OVERVIEW OF THE AREA IS ATTACHED.
3. THE SWRA OWNED CARDINAL HEIGHTS LAND IS LOCATED UNDER THE HIGH TRANSMISSION LINES OF ALABAMA POWER, WHICH HAS ALREADY INDICATED DISAPPROVAL OF DEVELOPMENT FOR BEACH OR SIMILAR PURPOSES.
3. DEVELOPMENT OF THE PROPERTY FOR COMMERCIAL OR PUBLIC/RESIDENTIAL USE WOULD IMPAIR THE ECONOMIC VALUES OF SURROUNDING LOTS AND THE QUALITY OF LIFE OF ITS RESIDENTS.
4. THE LOCAL RESIDENTS HAVE FILED A STRONG PETITION WITH THIS BOARD TO OPPOSE ANY DEVELOPMENT OF THIS PROPERTY A COPY OF WHICH IS ATTACHED TO THIS MOTION.

THEREFORE IT IS MOVED AS FOLLOWS:

THE CARDINAL HEIGHTS SWRA PROPERTY SHALL NOT BE DEVELOPED OR USED FOR ANY COMMERCIAL OR PUBLIC USE, THE TERM "PUBLIC USE" SHALL INCLUDE SWIMMING, BOATING OR OTHER RECREATIONAL USE BY RESIDENTS UNLESS CONNECTED TO ADJACENT RESIDENTIAL LOT OWNERSHIP.

THE BOARD COUNSEL SHALL BE INSTRUCTED TO INSERT THESE RESTRICTIONS IN A DEED OR OTHER DOCUMENT TO MAKE THEM PERMANENT.



7/11/06

E. LOT COMBINING

Two single-family lots can be combined into one lot for purposes of paying one annual maintenance fee under the following conditions:

1. Only 2 lots may be combined into one.
2. The main structure of the house must be built over the common lot line for each lot and extend at least 10 feet into each lot.
3. The persons requesting combining lots give up the right to request future subdivision of either lot.

F. DRIVEWAYS AND PARKING AREAS

All driveways and parking areas must be paved.

G. PLANTING PLAN

This plan is to show "intent" when the house final grading is complete and ready for landscaping. This plan should show location and number of plant materials, type and limits of grass areas, septic and field lines, and any special planting specifications. Special lighting consideration should also be identified.

Agenda SWRA
July 11th, 2006

Call to order: 9:00 AM

Guests: Jim Russell, Dr. Eldon Johnson, Leon Archer, Rusty Melnick

Property Opinions

Rules for publication of Newsletter

Minutes of last meeting:

Old Business:

Motion to sell power line property

Vote to get more people under the 1987 covenants - *Covenant Unity Proposal*

Computer- Sallie Mason *GATE 34*

Parking encroachment by Harbor Pointe

Committee to Bid D&J Paving

State of Alabama Properties - *Larry Doyle*

Covenant Compliance policy -Daine Sharpe – no response as of today

Any other old business

Legal Cases:

Evans/Cobb – mediation update – Jim Koeppen

Walnut Hill Water -

Glenn Ward - waiting on court date

New Business:

Fax from Daine – Hunt vs StillWaters

Any Other New Business

Committee Reports as Needed:

Roads

Security

Landscape

Social

Newsletter

PAC/LRPC

ARC

Documents

Neighborhood Council

Pool/Tennis/Boat Storage

Minutes
SWRA Board of Directors Meeting
July 11, 2006
9:00 A.M.

Call to order by President; Jim Williams was made at 9:00 a.m. Sallie Mason, Community Manager was present. The following directors were present: Jim Williams, Wayne Washburn, Debbie Nigh, Tom Handley, Judson Edel, Penny Alexander and Jim Koeppen.

GUESTS

Eldon Johnson and Jim Russell shared their opinions and ideas with the board. Eldon Johnson stated that he felt that we should keep the land at Cardinal Heights and that since SWRA owns that area we should keep it up and in good condition as we do other property that the association owns.

Insurance – *Information/Action:* Rusty Melnick of J.Smith Lanier & Co. reviewed SWRA's current insurance coverage. To be properly insured for replacement cost coverage on the Executive Center we must be insured for at least 80% of the value of the building and we are not. In response to our inquiry, he reported that SWRA had no umbrella liability policy. After discussion, **a motion was made by Tom Handley to bind the coverage on a \$5 million umbrella policy, to increase the building policy to \$250,000 and to increase all deductibles on all policies to \$1000. Motion was seconded and carried.**

Tabled Motion from June 27, 2006 on Property Proposal – *Information/Action:* President Jim Williams returned to the motion that had been tabled at the last meeting concerning the proposal to purchase property under the Alabama Power transmission lines at Cardinal Heights/Redbird/Lakeview Ridge. Jim Koeppen objected to this motion being brought up since he was not present. Tom Handley reviewed the appraisal on this property from George Hammond. Judson Edel stated that he was in the process of getting another appraisal. **The Board agreed to table the motion until the second appraisal is presented. Tom Handley made a motion to clarify and subject the deed to reflect the 1987 covenants (copy attached). Motion was seconded.** Discussion followed. **Motion lost.**

Wayne Washburn made a motion that the property not be sold but retained by SWRA. **Motion was seconded and carried. Jim Williams will send a letter to Starzar/Alexander.**

President Jim Williams stated that the issue was dead and that the property would stay as it is. He stated that the property will not be sold and no development will take place. **The Board agreed.** Debbie Nigh commented that all power line property is common area and should be cleaned up and maintained as other SWRA common areas are.

Rules of Publication Policy - *Information/Action:* President Jim Williams presented a written guideline and schedule for the newsletter (copy attached). **Jim Koeppen made a motion to accept which was seconded and carried.**

Minutes of the June 27, 2006 meeting were not read as they had been distributed earlier. Judson Edel objected to the use of bold printing in the minutes. **Tom Handley made a motion to continue the use of the bold type. Motion was seconded and carried.**

ARC – *Information*: Wayne Washburn needed to leave for an appointment so he distributed a copy of additional guidelines to Section II. Item E., that ARC had adopted concerning the joining of two lots (copy attached).

The sewer field lines under the power lines at the new house on Lakeview Ridge were installed a few feet off from the plans that were submitted, however they are on the same side. The plans, which were approved, show a paved driveway and under the conditions of the permit it will have to be paved or black topped.

No report on the Harbor Pointe encroachment at the Marina Boat Sales building.

Resume Minutes of June 27, 2006 – Discussion continued. After corrections, **Jim Koeppen made a motion to approve the minutes as corrected. It was seconded and passed unanimously.**

OLD BUSINESS

Legal Cases:

Evans/Cobb - *Information/Action*: Jim Koeppen and Daine Sharpe attended mediation requested by the Court. There was no agreement reached since the Board had instructed that, “we do not want to take over the sewer pump or be responsible for expenses for the pump in any way.” At the session the mediator closed the case and stated that it would go to the Alabama Supreme Court. Jim Koeppen would like to negotiate a settlement where each unit would pay a monthly fee and at 2 years a review would be made to be sure that the billing was adequate to cover expenses, if not it would be adjusted. After discussion, **it was agreed that Jim Koeppen would discuss with Daine Sharpe the possibility of accepting their settlement and he will report back to the Board.**

Glen Ward – Back maintenance fees. – Scheduled for July.

Walnut Hill Water – Road damages. Jim Koeppen and Daine Sharpe are to meet with the Walnut Hill Water Board on Monday night. Settlement options were discussed. **Penny Alexander made a motion to have Jim Koeppen and Daine Sharpe negotiate on behalf of SWRA to settle this issue and report back with a recommendation to the Board via email. Motion was seconded and approved.**

The Pointe at Sunset Pointe (Hunt) vs. SWRA (concerning proper training of Tracy Pike, Community Manager) – Mr. Hunt’s attorney had recommended a settlement of \$25,000. Daine Sharpe had suggested that we turn this over to our insurance company to handle. Discussion followed. **Penny Alexander made a motion to follow Daine Sharpe’s suggestion and turn this over to J. Smith Lanier, Co., insurance carrier to handle. Motion was seconded and carried.**

Covenant Unity Proposal – *Information/Action*: Tom Handley explained the proposal that was handed out at the last meeting. He proposes pursuing the 1971 owners then the 1974. He anticipates that it will take a year to accomplish the goal. After discussion **a motion was made by Jim Koeppen to have Tom Handley set up a committee with a budget of \$600 to move forward on this idea and report back to the Board. Motion was seconded and carried.**

Gate 34 Computer – *Information/Action:* All card numbers are in the system. However the initialization between computer and panels has not been successful. Sallie Mason asked for guidelines on issuing cards and charging fees for extra cards. Discussion followed. **The Board agreed that Sallie Mason would develop a proposal for fees and guidelines and report back to the Board.**

Guest Leon Archer, Tallapoosa County Commissioner – At this time the Board took a break for lunch. Leon Archer was introduced. He reviewed his background and goals for Tallapoosa County. The Board shared concerns over our residents' taxes going to the county with very little services coming back. Two areas that were discussed were the paving of roads or a grant for paving and assistance with legislation at the state level to allow the sheriff to patrol in gated communities and issue tickets. **Leon Archer agreed to have more defined numbers on registered voters in StillWaters and the amount of taxes they contribute to Tallapoosa County sent to Sallie Mason.** The Board thanked Mr. Archer for his time.

The meeting resumed at 1:15 p.m. with the understanding that the remaining Old Business items would be carried over to the next meeting.

NEW BUSINESS

Covenant Enforcement Questions from Travis Fincher – *Action:* **This letter will go to the Documents committee for review and Tom Handley will report back to the Board.**

Treasurer's Goals - *Information/Action:* Debbie Nigh stated that she wanted to do a quality job with the support of the Board and that some of her goals included; instituting a system of financial policies to include checks and balances to be applied fairly and equally to all funds and expenditures, to aggressively pursue all accounts payable, for all financial activities to be available to property owners, to correct past invoices that are not properly documented, to return impact fees to the roads committee, and to provide a revised budget with the emphasis that expenditures be applied to cost centers with revenues revised to more accurately reflect the actual vs. forecast. She asked for total support of all the Board in implementing these goals. She also requested that Board members understand that her opinions and views on other issues would not interfere with her financial responsibilities.

Penny Alexander commented that she felt that of course the Board would support these goals, as all want the finances handled correctly. Judson Edel stated that this year's budget had been changed from last year's to give the impact fees back to the road budget in addition to a \$125,000 in the budget. Tom Handley stated that this year's board had already approved several of these items. Discussion followed. **Debbie Nigh received the Board's vote of confidence. She will have a revised budget ready by the August 8th meeting since she will be out of town.**

Water line 12" update – There has been no permit application yet.

Meeting adjourned at 2:15 p.m.

*approved
as corrected
7/25/06
PS.*

Penny Alexander
Secretary

James O. Williams
President

Minutes
SWRA Board of Directors Meeting
June 27, 2006
9:00 A.M.

Call to order by President; Jim Williams was made at 9:05 a.m. Sallie Mason, Community Manager was present. The following directors were present: Jim Williams, Wayne Washburn, Debbie Nigh, Tom Handley, Judson Edel and Penny Alexander. Jim Koeppen was excused.

Minutes of the June 13, 2006 meeting were read by Penny Alexander.
A motion to approve the minutes was seconded and passed unanimously.

GUEST - Sy McLain of the PAC/LRPC - Information: President Jim Williams introduced Sy McLain. He stated that he is enthusiastic and ready to get started. Discussion followed on the goals for this committee. One is completing the task of having legislation introduced at the state level that would have the county sheriff's department patrol within StillWaters. The sheriff's department currently has three patrol officers. Tom Handley suggested that the committee use our membership in the Community Association Institute to seek guidance along with the Uniform Condo Laws. **Tom Handley agreed that he would furnish the draft from the uniform law passed in Maryland recently.** We need to seek the authority for the Homeowner's Association to fine for covenant violations, speeding, trash dumping, etc. There must be a system of due process put in place also.

Action: **Sy McLain agreed to have someone attend the Dadeville Chamber of Commerce meetings and to meet with County leaders to work towards developing and improving relationships.** Tom Handley volunteered to help, as did Debbie Nigh in gathering information on registered voters in Tallapoosa County/StillWaters as well as tax dollars contributed.

OLD BUSINESS

Security- New Gate Computer Information: Sallie Mason reported that Sylacauga Fence Co. is waiting on technicians from Northern the software and equipment manufacturer to come to StillWaters. Discussion followed on options for the gate including temporarily manning the gate at 34, returning the system from Northern and switching to software that Sylacauga Fence uses more often or waiting for the Northern technician. Discussion followed. A short recess was taken as Sallie Mason tried to reach a representative from Sylacauga Fence to get information on questions from Board members. Sallie Mason was unable to reach anyone so the meeting resumed without action on this item.

Security – Cameras at Gates – Information/Action: Sallie Mason has determined that the equipment to record is working at both gates. **She will purchase tapes and have the recorders turned on with like systems at both gates.**

Social – Purchase of Tables- Information: Debbie Nigh reported that there was a fair turnout at the first game night but that she is waiting to purchase the tables until there is a definite need such as the next SWRA social event.

ARC Information/Action: Don Allen had faxed a copy of the survey of the parking area property at the Marina and agreed that a portion (approximately 4 feet) of the spaces is on SWRA property. Wayne Washburn suggested that we deed it over to Harbor Pointe Development. Others disagreed and felt we should include this issue in a discussion on several issues with them. It was decided that we would wait on the actual survey to determine the amount of property involved. **Tom Handley suggested that we could turn this property over to them in exchange of Harbor Pointe Development taking over the sewer pump station involved in the Evans/Cobb case. Others thought that this would be a good idea. Sallie Mason will follow up with Don Allen to get the larger copy of the survey.**

Todd Rogers/Riverwoods cutting of Blue Creek residential lots #1 and #2-
Information: Penny Alexander met with Todd Rogers and he agreed that they had violated the covenants when cutting timber on these lots. He has contracted with a company to clean up the stumps and to smooth out and reseed the lots.

Larry Doyle – State of Alabama properties letter – *Information:* Debbie Nigh and Tom Handley reported that the information has been sent to attorney Daine Sharpe to handle.

Property Proposal – Starzar letter/petition- *Information/Action: (This document with signatures was handed out at the last meeting and is attached to these minutes.)* The cover letter states “that it is the wish of the surrounding area residents of Lots 24, 25, 26 and the adjacent power line right of way that the right of way is to be maintained and stay private and be zoned residential.” This property is under the Alabama Power Company transmission lines at Cardinal Heights/Redbird/Lakeview Ridge. The petitions reads as follows: “*We, the undersigned, as members of the StillWaters Residential Association (SWRA), oppose any commercial or public use development of the lot or lots owned by the SWRA or any other owner of a lot or lots located under the Alabama Power electrical transmission lines in or near the Cardinal Heights subdivision of StillWaters, referred to herein as, “the Property,” by the SWRA, the SWRA Board of Directors and any future SWRA Board of Directors or any third party, including any subsequent owners of the Property. We believe any such development or use of the Property is not consistent with the intent of the Covenants, which encumber the Property, and will have a negative impact on the peaceful enjoyment of property owned by adjacent property owners.*”

A letter concerning land use on Alabama Power Company’s transmission right-of-way from James Weninegar, Transmission Lines Supervisor of Alabama Power was reviewed. **Tom Handley made a motion that the property in question not be used for any commercial or public use. It was seconded.** Discussion followed. Judson Edel member felt that this should be an outlet to the water for residents and that this would result in property value increases for the community. Other Board members felt that this land was clearly and strictly residential. Issues included: that there has been no pressing need for a lake swimming area, that there is no place to put a restroom since no structure can be built under the power lines, that public use could not be controlled and restricted to residents only, traffic and parking would intrude on the neighborhood and lead in streets as a whole, and that the entire neighborhood as well as surrounding residences would suffer negative impacts on their quality of living along with property values.

Debbie Nigh distributed copies of the 2003 and 2004 (also submitted in Nov. 2005) offers to purchase this land from Herb Starzar and John Alexander. Frank Wodarsky has joined in since the letters were submitted. She asked for an amendment to the motion to accept the offer of purchase with the stipulation that this property be deeded under the 1987 residential covenants and that this property be attached to the surrounding residential parcels and that the money from the sale be put into reserves for recreational purposes. Tom Handley did not accept the amendment to his motion as he felt that the two issues were different and should be handled separately. **After much discussion President Jim Williams restated the motion reiterating that this meant that SWRA could do nothing with this land. A vote was taken and the original motion passed.**

Action: **Debbie Nigh made a motion to accept the purchase offer of \$15,000 from the Starzar/Alexander/Wodarsky proposal with the stipulation that the land under the transmission power lines be deeded under the 1987 covenants so it would come under control of the Architectural Review Committee as well as Alabama Power Company. Motion was seconded for discussion.** Discussion followed. The county property tax records were reviewed. It was pointed out that since Alabama Power has an easement on this property for its transmission lines that any landscape improvements must be approved by them and can be destroyed with no compensation if they need to cross the land. Debbie Nigh stated that neighbors felt that cleaning up and landscaping this area would be an improvement for both the Cardinal Heights and Lakeview Ridge neighborhoods. There is already an easement for a driveway across this land as well as septic field lines. **Wayne Washburn agreed to check with the ARC to determine if the lines have been installed where the approved building permit allowed.** Judson Edel reiterated that he felt this would add great value to the community. Tom Handley stated that the limitation of the use of the land is one issue which was settled by the first motion and whether and under what terms the land would be sold is a separate issue which the Board would have to evaluate after ascertaining as near as possible the market value it has been determined. **He agreed to proceed for the Board to get an appraisal as soon as possible. Debbie Nigh asked Judson Edel to work on this also. The motion was tabled until the next Board meeting.**

Judson Edel requested that a separate item be placed in the newsletter explaining that the Board is considering selling this property.

Proxy Voting – Information/Action: Tom Handley reported that Roberts Rules of Order does not allow for proxy voting unless it is specifically outlined in your organization's bylaws. It is complicated since the SWRA bylaws allow for proxy voting for general members. Tom Handley recommended that it would be cleaner if we allowed teleconferencing as many Boards do so Board members may vote on important issues if they wish to. **A motion that the Board members be permitted to vote on important issues by teleconferencing if they so request was made and seconded. Motion carried.**

General Liability Insurance – Information/Action: Tom Handley has reviewed all policies and he has asked the agent from J. Smith Lanier & Company to attend the next board meeting to review and explain coverage. Several questions have arisen. Do we have an umbrella policy? Are the roving guards covered for civil suit in the line of duty? Do we need additional coverage? A packet of information was distributed for all

board members to review before the next meeting. **Sallie Mason will check with the agent to request a price on an umbrella policy of \$1, \$3, and \$5 million dollars.**

Covenant Compliance Policy – Information/Action: We are waiting on Daine Sharpe to review and give an opinion on the authority of the board to fine for covenant and other violations. **Sallie Mason will check with him.**

Realtors/Signs Compliance and Actions taken – Information/Action: - Sallie Mason has turned this over to Travis Fincher. Letters have been sent to realtors in the area. Many came in to apply for permits and pay the fees to place the approved realtor's boxes on properties they are listing. Signs are not allowed unless approved by the ARC. **President Jim Williams suggested that Travis Fincher be given the opportunity and time to solve the problem. Sallie Mason is supervisor and will handle letter approvals and such. The Board and committee members should copy her on all correspondence to Susan Thames or Travis Fincher.**

Legal Cases:

Evans/Cobb - Information/Action: There is a mediation set for July 7th, 2006, which was requested by the Court. Several Board members may attend or we may send a representative who has authority to speak on behalf of the Board. Daine Sharpe will be our legal representative. Discussion followed. **A motion to authorize Jim Koeppen to attend the mediation as the SWRA representative with instruction that we do not want to take over the sewer pump or be responsible for expenses for the pump in any way was made and seconded. Motion carried.**

Walnut Hill Water – Road damages. Jim Koeppen and Daine Sharpe to set up meeting to discuss a settlement.

Glen Ward – Back maintenance fees. – Scheduled for July.

Chris Harper – Information/Action: Case Settled. Judson Edel attended court on Tuesday. **Chris Harper was found guilty of criminal mischief by the court.** SWRA wanted to be reimbursed for the monetary damages. **The judge ordered a suspended sentence of 12 months with 24 months probation. The \$2723 was awarded to SWRA to be paid at \$300 per month starting in July 2006.** The judge stipulated that if the defendant went to jail he would not be released from the monetary judgment and he would have to pay or go back to jail. This money goes to contingency funds in our budget.

Gate 34 — Information/Action: Discussion resumed on the gates. Tom Handley asked how notification to the insurance company was handled. Sallie Mason explained that the adjuster had told her to save the invoices for repair and replacement and to save the damaged equipment. The hiring of guards for gate 34 was discussed. **Sallie Mason will forward emails to Tom Handley and he will discuss this with the insurance adjuster. He will explore options and report back to the Board.**

Developers and Walnut Hill Water 10" line - Information/Action: Wayne Washburn will investigate to see where this stands. A performance bond will be required of the contractor who installs this line as has been done in the past. The Roads committee has handled this since it is on SWRA right-of-ways. **A motion was made that any proposed improvement or construction be submitted to the SWRA Board after**

it is processed through the appropriate committee for review and approval. The motion was seconded and after discussion carried.

Roads Committee Policy on Impact Fees – *Information:* This was carried forward from the May 3, 2006 meeting. The Board will wait on report and presentation of policy from Jim Koeppen.

Roads Committee to bid with D& J Paving – The board requested this of the committee and is waiting on an update as to the process from Jim Koeppen.

Concrete Dumping – Wayne Washburn stated that he has not written a letter to the concrete company and felt that he should not until our authority to fine is resolved and we are enforcing uniformly. We will wait on the response from Daine Sharpe on the Covenant Compliance Policy. Discussion of no dumping signs followed. The areas under the power line properties need to be bush hogged and cleaned up of concrete and asphalt.

Archway at Gate 34 – Removal/Painting – *Information/Action:* - Sallie Mason has a quote for painting. Debbie Nigh stated that Ralph Hudson had the information on the blue awning from Cain Awning in Birmingham that had originally made the awning to cover this area **She will investigate a price and report back. She asked that the white poles be sanded and painted with industrial gloss enamel white in the meantime. Sallie will turn this over to Travis Fincher.**

Granting of Easements – *Information/Action:* **The procedure and process for requesting and granting easements will be investigated by Tom Handley for report back to the Board.**

Gate 34 property deeded to SWRA – *Information:* Jim Koeppen is working with Todd Rogers on this. All the electricity at gate 34 and part of the entrance is on Mr. Zettler's property.

Action on Top 10 past due accounts – *Information/Action:* Waiting on Daine Sharpe. **Debbie Nigh will follow up on this.**

NEW BUSINESS

Tallapoosa County Commissioner – *Information/Action:* President Jim Williams suggested that we invite the newly appointed commissioner, Leon Archer to attend a meeting. Discussion followed. The major issue we would like to discuss is the paving of roads. Whether this can be done through grants or some other means we would like to pursue this. **It was decided that once Debbie Nigh finishes gathering the voting and tax data discussed earlier, she will respond to Jim Williams. The Board agreed that Jim Williams would invite Leon Archer to a luncheon meeting.**

Vision Landscape Contract – *Information:* Debbie Nigh reviewed the contract and highlighted areas that she would like to see improved upon next year. The pool, tennis courts and Executive Center areas need to be added. If you have suggestions, please send those to her.

Pool Issues – Judson Edel reported that he had a complaint that there were no umbrellas and that a scouting group had a party there. Penny Alexander responded that one of the umbrella poles had been broken in half and that the other had been in working order. She will check on it. Any resident can take guest and there is presently no limit as to how many. Unless the Board wants to hire a pool monitor during hours of use there is really no way to police the pool and who is using it. **She reported that the Recreational Committee is looking into concerns of the gate being locked and requiring a key to get out. She will report back to Board once a decision is made. She will**

also check to see if the County Health Department has a capacity limit on the pool or if readings on the chemical need to be posted.

Roads Issues – Judson Edel reported that a stop sign is blocked by brush at Eastwood and Lunker. **Sallie Mason will email this to Peter VanParys.**

Land Sales – Judson Edel reported that Betty Litsey requested that she contact any owner who is delinquent in dues to see if they are interested in selling the lot.

Neighborhood Council – *Information:* Judson Edel reported that there continues to be complaints about roaming dogs and trailers parked in yards and other inappropriate areas. The idea of a large building has been added to the brainstorming list. The Council would like to form a committee to handle a Yard of the Month Award. It was asked if a bulletin board could be put at the gate. Safety concerns were discussed as well as the effectiveness.

Publicity/Website – *Information/Action:* Tom Handley suggested that we add a "Let Us Hear from You" section to the site and add polling ability to the site. Penny Alexander reported that the Publicity/Newsletter committee would like to improve the site as well as mail newsletters to all property owners. **The Committee has requested funds be put in the revised budget for these projects.**

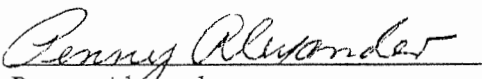
Fiscal Year End – *Information/Action:* Tom Handley suggested that we explore changing the fiscal year from June to June so that we can have input from membership on the budget. He strongly feels that membership should be part of the process. Discussion followed on printing the budget in the newsletter and handing out printed copies at the annual meeting. **It was decided that we would discuss this with Allyson Baker, accountant at our next meeting.**

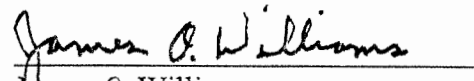
Membership Meetings – *Information/Action:* Tom Handley suggested that one or two additional meetings with membership be held in an informal setting where the Board is available for questions and answers and to get input from members. This would be a good opportunity to brief them on current events. This will keep the Board from getting so detached from the community. The Board agreed that this was a great idea. We will try to schedule this in conjunction with a social event.

Covenant Unity Policy – Tom Handley distributed a copy of a proposed plan to unify our community. If we can work to pick up the 1971 and 1974 properties and unite them with the 1987 covenant owners this would bring them in as SWRA members. This could help on a lot of issues. We need unity in our community. Penny Alexander agreed and stated that several people in the community are willing to make phone calls and write letters to accomplish this goal. **The Board will review this proposal and discuss it at the next meeting.**

Underground Utilities – *Information/Action:* The Harry Sowieja letter to Alabama Power Co. concerning underground utilities was distributed. **After discussion the following motion was made and seconded. The Board requests that the ARC require that all utilities be run underground in new residential homes. Motion carried.**

Meeting adjourned at 1:05 p.m.


Penny Alexander
Secretary


James O. Williams
President

*approved
7/11/06*

May 31, 2006

Board of Directors
Stillwaters Residential Association

Subject: Purchase of Property on Alabama Power Co.
Easement below Lots 24, 25, and 26

Dear Board Members:

Per our letter of February 6, 2004, we stated that it is the wish of all the surrounding area residents of Lots 24, 25, 26 and the adjacent power line right of way that the right of way is to be maintained and stay private and be zoned residential.

Since writing that letter, the residents have met and affixed their signatures to the attached petition to request from the Board that a ruling be made to insure that all right of way under the power lines be considered residential and is not to be used for any commercial or public use.

Sincerely,

A handwritten signature in black ink, appearing to read 'Hubert Starzer', with a stylized flourish at the end.

Hubert Starzer

Attachments: Petition of Opposition To The Stilwaters Residential Association
Board of Directors with signatures of property owners attached (4 sheets)

**PETITION OF OPPOSITION
TO THE STILLWATERS RESIDENTIAL
ASSOCIATION BOARD OF DIRECTORS**

April 5, 2006

We, the undersigned, as members of the Still Waters Residential Association (SWRA), oppose any commercial or public use development of the lot or lots owned by the SWRA or any other owner of a lot or lots located under the Alabama Power electrical transmission lines in or near the Cardinal Heights subdivision of Still Waters, referred to herein as, "the Property," by the SWRA, the SWRA Board of Directors and any future SWRA Board of Directors or any third party, including any subsequent owners of the Property. We believe any such development or use of the Property is not consistent with the intent of the Covenants, which encumber the Property, and will have a negative impact on the peaceful enjoyment of property owned by adjacent property owners.

NAME	ADDRESS
Kim Thompson	48 S. Cardinal Heights
Julia	48 S. CARDINAL Heights
Yert Fumise	60 N. Cardinal Hgts.
Fances Pappalardo	34 N. Cardinal Hts
Joan Henry	431 Dogwood Trl
Andy Nether	104 Oakwood Dr.
Robin Patten	227 Dogwood Trail
GUY MAXWELL	44 DOGWOOD LANE
Alma Martin	100 Harbor Place #106 + 107
Stella Mackay	60 S. Cardinal Heights
Bice Mackay	60 S. Cardinal Heights

April 5, 2006

NAME	ADDRESS
Thomas H. Hargrave	39 Still Waters Cir. (DdV), Ash
Gene Chandler	296 Cardinal Heights
Beta Chandler	" " "
Joe Camp	320 CARDINAL HEIGHTS
William Meadows	243 CARDINAL HEIGHTS
Carol Meadows	243 Cardinal Heights
Ed Riley by Betty Lacey	Lot 8
Ed Riley by Betty Lacey	Lot 9
Ed Riley by Betty Lacey	Lot 10

**PETITION OF OPPOSITION
TO THE STILLWATERS RESIDENTIAL
ASSOCIATION BOARD OF DIRECTORS**

April 5, 2006

We, the undersigned, as members of the StillWaters Residential Association (SWRA), oppose any commercial or public use development of the lot or lots owned by the SWRA or any other owner of a lot or lots located under the Alabama Power electrical transmission lines in or near the Cardinal Heights subdivision of StillWaters, referred to herein as, "the Property," by the SWRA, the SWRA Board of Directors and any future SWRA Board of Directors or any third party, including any subsequent owners of the Property. We believe any such development or use of the Property is not consistent with the intent of the Covenants, which encumber the Property, and will have a negative impact on the peaceful enjoyment of property owned by adjacent property owners.

[illegible]

**PETITION OF OPPOSITION
TO THE STILLWATERS RESIDENTIAL
ASSOCIATION BOARD OF DIRECTORS**

April 5, 2006

We, the undersigned, as members of the StillWaters Residential Association (SWRA), oppose any commercial or public use development of the lot or lots owned by the SWRA or any other owner of a lot or lots located under the Alabama Power electrical transmission lines in or near the Cardinal Heights subdivision of StillWaters, referred to herein as, "the Property," by the SWRA, the SWRA Board of Directors and any future SWRA Board of Directors or any third party, including any subsequent owners of the Property. We believe any such development or use of the Property is not consistent with the intent of the Covenants, which encumber the Property, and will have a negative impact on the peaceful enjoyment of property owned by adjacent property owners.

NAME	ADDRESS
Bryan Jones	260 BLUECREEK CIRCLE
Frank Wodarsky	264 Cardinal Hts.
Caroline Wodarsky	264 Cardinal Hts
Walter K. Koff	1392 Latimer Ridge
Peggy Stevens	113 So Cardinal Hgts
Gus Alexander	109 S. CARDINAL HTS.
Jim Houston	3570 Saddle Creek DR (OVERLOOK CE LOT 27)
Don Campbell	3570 SADDLE CREEK DR (OVERLOOK CE LOT 28)
Elizabeth Fink	202 Blue Creek Circle
James Fink	202 Blue Creek Circle
Sue Alexander	109 Cardinal Heights
Penny Alexander	288 Blue Creek Circle
Jim Alford	288 Blue Creek Circle
Sarah Stanger	89 Overlook Court
Robert Stanger	89 OVERLOOK COURT
Ken Smith	106 Cardinal Heights
Carolyn Smith	11 11 11

Subject: FW: Re thanks

Date: Monday, June 20, 2005 4:26 PM

From: John Alexander <jalexander@babyfurnitureplus.com>

To: Penny Alexander <pennyalex@babyfurnitureplus.com>

----- Forwarded Message

From: "Roberts, Harold E." <herobert@southernco.com>

Date: Mon, 20 Jun 2005 16:01:12 -0500

To: "John Alexander" <jalexander@babyfurnitureplus.com>

Subject: RE: Re thanks

I don't see us allowing this in my life time. The National Electrical Code will never allow this. Because of code violations

From: John Alexander [mailto:jalexander@babyfurnitureplus.com]

Sent: Monday, June 20, 2005 3:49 PM

To: Roberts, Harold E.

Subject: Re: Re thanks

Harold,

Thanks for the OK, I would still like to get the grade a little better, but there will be no significant change. Then I will seed and get the grass going.

I appreciate your looking at this for me.

Would Alabama Power ever allow a beach with bath facilities under that area? We have had some people ask and I didn't think it would be allowed but want to find out for sure before deciding to build on or sell that lot next door.

Sincerely,

John Alexander

on 6/20/05 3:13 PM, Roberts, Harold E. at herobert@southernco.com wrote:

I was actually down there a week and a half ago. It looks good. This will make this area more pleasant to drive by. Your work will also allow you a better change to sell your lot. Hey, it's a win, win for everybody. I say put the grass seed in the ground or sod or whatever will stop it from washing.

Have a great day.

925 Quintard Avenue
Post Office Box 129
Anniston, AL 36202-0129
Tel 256-237-3412

James Weninegar, Transmission Lines Supervisor
Eastern Division Transmission Line Maintenance



June 12, 2006

Mr. James O. Williams
StillWaters Residential Association, Inc.
1816-B StillWaters Drive
Dadeville, AL 36853

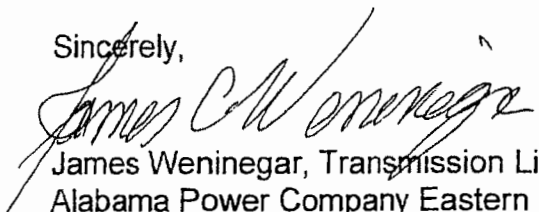
Dear Mr. Williams

I apologize for the delay in addressing your question concerning guidelines for land use on Alabama Power Company's transmission right-of-way. In general, we are concerned about four main areas which are:

1. Will the encroachment violate the National Electric Safety Code?
2. Will the encroachment endanger our facilities?
3. Will the encroachment interfere with our ability to operate and maintain our existing facilities?
4. Will the encroachment interfere with any future use of the right-of-way?

For these reasons, we need to review all construction activity on our right-of-way. If there is not a conflict with our facilities, the encroachment will be approved once the customer signs a Tenant-at-Will agreement. In general, there are no permanent buildings or sewer lines allowed on the right-of-way. In most cases, conditions such as parking (which requires insurance), roads perpendicular to the right-of-way, and general land use are allowed once an agreement is signed. Since the list of possible conditions vary, it is impossible to cover all cases. However, if there is a specific issue, please contact my office at 1-800-454-1227.

Sincerely,


James Weninegar, Transmission Lines Supervisor
Alabama Power Company Eastern Region

JCW/slw

February 6, 2004

Board of Directors
Stillwaters Residential Association

Subject: Purchase of Property on Alabama Power Co.
Easement below Lots 24, 25, and 26

Dear Board Members:

We, John Alexander and Herb Starzer, wish to purchase the property under the Alabama Power Company transmission lines as shown on the attached plat. We own Lots 24 and 25 (John Alexander) and Lot 26 (Herb & Sarah Starzer). The reason for the purchase is to gain access to the lake, to maintain the area in front of our lots, and to be able to build up the low areas and install drainage features to eliminate swampy areas that breed mosquitoes and insects adjacent to our property.

We propose to offer a purchase price of \$15,000 for that property. This property is bordered by residential property and has no value to anyone except the adjacent landowners. This area will be maintained and will stay private, as is the wish of all of the surrounding property owners.

We hope that you will find the offer acceptable and that we can move forward with the purchase of above property.

Sincerely,

John Alexander

Herb Starzer

John Alexander
288 Blue Creek Circle
Dadeville, AL 36853
256-825-0541
256-825-4198 fax
jalexander@Comsouth.com

December 18, 2003

StillWaters Residential Association
Board of Directors

Dear Board Members,

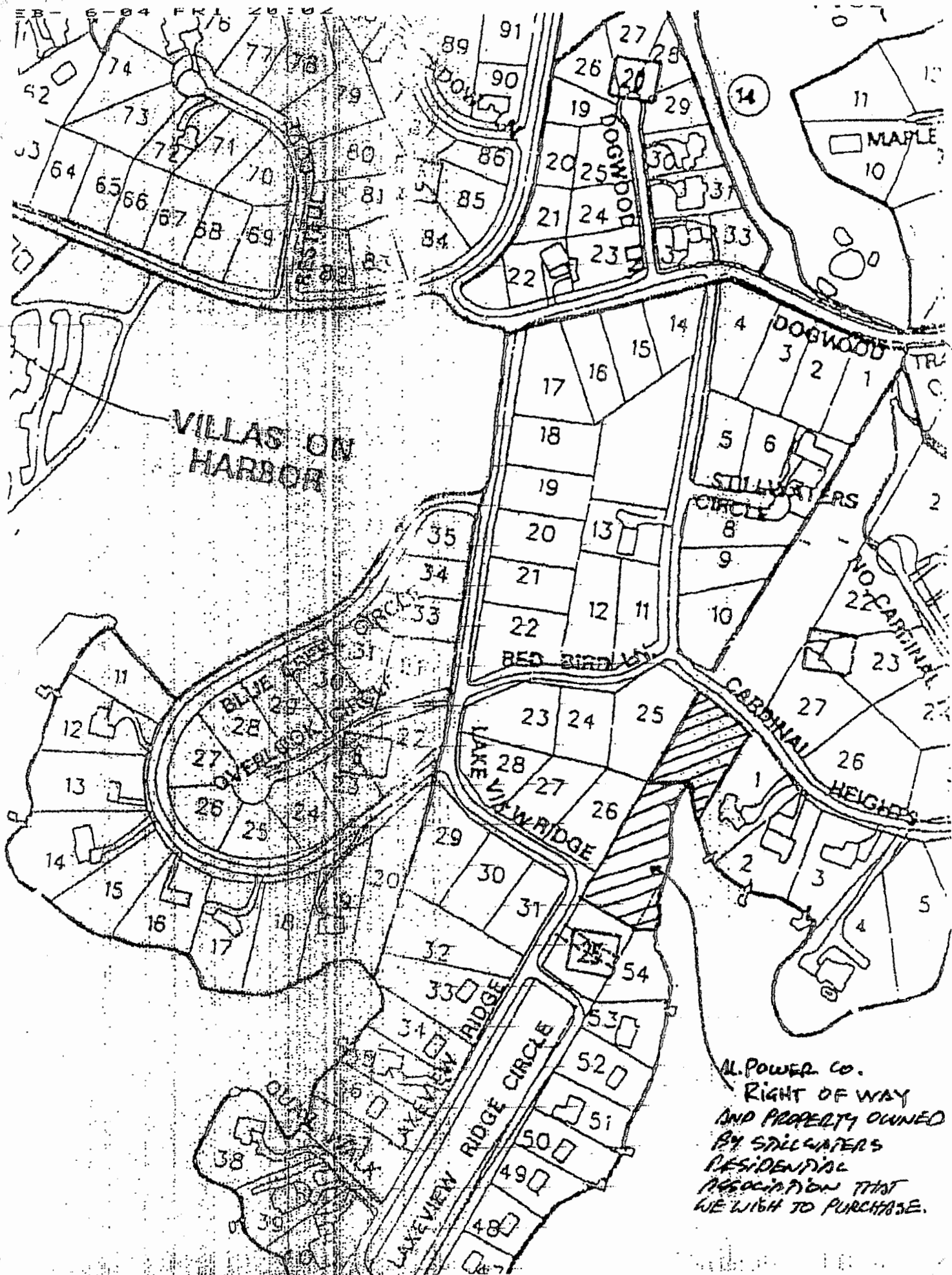
I would like to make a proposal to purchase some land recently deeded to SWRA. This land is under the power lines and currently being flooded by a drainage ditch running through Cardinal Heights Road.

My proposal would be to purchase this land so I could install a catch basin and run drainage lines into the lake. This would considerably dry up a segment of my land being flooded by this drain. I would also then be able to access Lake Martin from my lot that adjoins the SWRA land. Since this land is under the power lines it has no potential for development, or good use to the Residential Association, but it would benefit me as the direct abutter for lake access and to correct this drainage problem. Attached please find pictures and details of the land being discussed. I would like to offer \$5000.00 for the section of land between Lakeview Ridge and Cardinal Heights as further described under Parcel 5D of the deed attached. If the Association is not interested in selling the land I would like to discuss an easement that would allow me lake access and discuss correcting the drainage problem that exists.

Thank you for your time and consideration.

Sincerely,

John Alexander



Minutes
SWRA Board of Directors Meeting
June 13, 2006
9:00 A.M.

Call to order by President; Jim Williams was made at 9:00 a.m. Sallie Mason, Community Manager was present. The following directors were present: Jim Williams, Wayne Washburn, Debbie Nigh, Tom Handley, Judson Edel and Penny Alexander. Jim Koeppen was excused.

Minutes of the June 6, 2006 meeting were read by Penny Alexander.

Discussion followed and it was agreed that:

- As standard practice, once a motion is made or action is agreed upon, then the item will remain on the agenda under old business until it is resolved including pending legal issues.
- Committee members do not require Board approval, however, they will be reported to the Board.
- Board members will take responsibility to read the minutes of meeting as soon as they are emailed to them and respond back to Sallie or Penny with additions or corrections paying close attention to their own reports so that misinformation will not be published in the newsletter. All members agreed they would reply to the email to acknowledge that they have received the minutes.
- Action items of the Executive session will be recorded in the Board minutes.

A motion to approve these procedures and the minutes as corrected was seconded and passed unanimously.

Committee Reports

Security- Information: Sallie Mason reported that the new computer and software is due in this week, which will have the software for the gate pre-loaded. The old computer was corrupt. This system will have a backup system. Once the gate card codes are entered we will be able to use the gate at 34. This should complete a total update for our gate system.

Landscape – Information: Debbie Nigh gave a copy of the current annual contract with Vision to each board member to review. She will give an overview and answer questions on this at the next meeting.

Social – Information/Action: Debbie Nigh reported that the first game night is this week. She requested to purchase tables for the meeting room and for community functions held outside of the building. **A motion to purchase four 6-foot tables and four 8-foot tables, which will become property of the Executive Center for \$500 plus tax, was made and seconded. Discussion followed. The motion carried.**

Newsletter – Information/Action: President Jim Williams had received an email from Dave Heinzen representing the Middle Tallapoosa Clean Water Partnership asking for assistance with the lake clean up that Alabama Power is organizing for October 2006. **Jim Williams suggested that we put a copy in the newsletter asking a resident to take responsibility for organizing this. The Board agreed.**

PAC/LRPC – Information: President Jim Williams reported that Sy McLain would be chairing this committee.

ARC – Information/Action: The parking area issue at the Marina has been discussed by the ARC however Wayne Washburn stated that they are waiting on a copy of the survey from Harbor Pointe to determine ownership. Discussion followed and the Board agreed that there are several issues on the table that need to be negotiated with Harbor Pointe. The tractor-trailers and boat trailers at the Conference Center, the parking area, and the sewer pump of Evans/Cobb case were named. It was stated that early on in the case the Judge had dismissed all action against Harbor Point Utilities in regards to the Evans/Cobb case. Others felt that it could still be discussed in seeking solutions with Harbor Pointe. The Board asked Wayne Washburn to have the ARC hold off on the building permit approval for Harbor Cove when it comes in so that all of these issues can be handled at one time. It was suggested that the Board ask Harbor Pointe developers to a special meeting to discuss issues. **It was decided that the Board would wait on the ARC to complete its task on the parking area.**

GUEST

Financial Report – Information/Action: At this time Allyson Baker, Himmelwright & Huguley gave the May 31, 2006 report. She reviewed changes and answered questions. The annual budget amount is now shown along with sub accounts. The accounts receivable balance now shows on the balance sheet. Debbie Nigh had several handouts that she, Allyson Baker and Sallie Mason prepared in order to review the budget with the Board. Accounts have been reorganized to reflect Cost Centers so that the Board will have a clear understanding of what areas truly cost.

Debbie Nigh distributed a draft of a Financial Policy and Procedure document for comments and input. The goal is to establish a check and balance system for funds spent and to validate these against the budget. The Board will put some thought into this and direct suggestions back to Debbie Nigh.

A motion was made that the transfer of funds within a category need Board approval to move from one account to another. Motion was seconded and carried.

Allyson Baker will provide a printout of large checks with the monthly reports for the Board so they can stay informed. After discussion and review the Board thanked Debbie Nigh, Allyson Baker, and Sallie Mason for the time and effort that they had put in on the financial planning and for the improvements to the system.

Committee Reports were resumed

Neighborhood Council – Information/Action: The problem of dogs running loose came up again in a letter to the Neighborhood Council asking that two dogs in Cardinal Heights be restrained or removed. Neighbors feel threatened by the dogs.

Since this involves an alleged covenant violation it was referred to Travis Fincher for resolution and report back to the Board.

Tennis - Information: Penny Alexander reported that the final payment is being withheld until the work at the courts is properly completed. An American Tennis representative should be in town next week and is suppose to contact Penny Alexander or Sallie Mason.

OLD BUSINESS

Convention Center Property Letter and Hotel Site Letter *Information/Action:* Tom Handley distributed a handout with comments on the 1987 Residential Covenants as they pertain to the Convention Center and the Hotel Site. The letter from Bill Kent addressing the trees cut on residential lots in the Blue Creek sub-division #1 and #2 at the hotel site was discussed. The documents show that the Convention Center is not currently under the 87 Covenants. They also show that lots surrounding the Hotel Site are covered by the 87 Covenants and the tree cutting on those lots was a violation of the Covenants. Also the lots are in need of a clean up. **A motion was made that Penny Alexander would meet with Todd Rodgers to convey the Board's concerns about the wrongful tree cutting on Blue Creek subdivision lots 1 and 2 and that they need to be cleaned up. The motion was seconded and carried.** Other landscape issues and the sign at the clubhouse were mentioned also.

NEW BUSINESS

Report from delinquent accounts - *Information:* Sallie Mason will be put this report in Board members' boxes.

Financial Review Committee - *Information:* Debbie Nigh reported that the committee made up of Eldon Johnson, Bill Kent, Peter Arnold, and Judson Edel will meet with her to review the mid-year budget proposals and advise the Board. Board members or Committee Chairs need to get their budget proposals/requests into Debbie Nigh by next week.

Changes in regular scheduled meetings - *Information/Action:* As secretary, Penny Alexander reviewed the Association by-laws and reported that regular scheduled meetings set up by the Board cannot be changed by any member. A vote of the Board to change is required. According to the by-laws a special meeting may be called by any officer or by any two Directors after not less than three days notice to each Director. Discussion followed concerning the meeting schedule that was presented at the March 21, 2006. A suggestion to meet the first and third week was made because some felt would be easier to remember. Others stated that they had set their calendars according to the previously discussed schedule. The calendar was reviewed to consider changing. **A motion to accept the schedule already presented at the previous meeting was made and seconded. Discussion followed and the motion carried.**

Larry Doyle - State of Alabama properties - *Information/Action:* Debbie Nigh had checked on properties within StillWaters that the State owns due to non-payment of taxes. SWRA is second in line to purchase these. There is \$7,000 in outstanding dues owed on these properties. **Tom Handley & Debbie Nigh will draft a letter to be sent by Daine Sharpe to Larry Doyle stating our case on these properties. These properties should be checked for liens before we purchase them and determine if these liens could be handled when the property is resold.**

Proxy Voting - was continued until next meeting.

General Liability Insurance - *Information/Action:* The amount of coverage we currently have in force was questioned. Sallie Mason will investigate the amount we have and discuss increasing it to \$5 million in coverage if that is not what we have with the insurance agent.

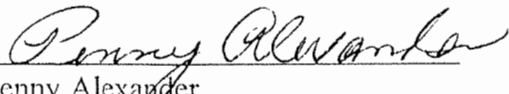
Tape Recording of minutes - *Action:* **A motion was made for Sallie Mason to purchase a recorder for the Board meetings. Motion was seconded and carried.**

Covenant Complaints – Information: We are presently acting under the new proposed Covenant Compliance policy that Daine Sharpe is reviewing for authority to fine violators. Property owners can file a complaint in writing or verbally. Once the complaint is voiced, our Covenant Manager will become the complainant and confidentiality will be kept.

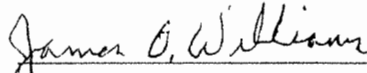
Sign removal from SWRA property - Information: A copy of the June 7th letter to Pike Properties was distributed. It asked that a realtor's sign not be displayed on our property however, the sign was there again on the weekend. It was removed and returned to Jeff Pike on Monday. The enforcement of our covenant's sign policy is out of hand particularly with our local realtors. Sallie Mason has been calling them and she will address this problem with all realtors in the area this week.

There being no further business the meeting was adjourned at 12:00 p.m.

Submitted by:


Penny Alexander
Secretary

Approved by:


James O. Williams
President

approved 6/27/06

Minutes
SWRA Board of Directors Meeting
June 6th, 2006
9:00 A.M

Call to order by President; Jim Williams was made at 9:00 a.m. Sallie Mason, Community Manager was present to record the meeting. The following directors were present: Jim Williams, Wayne Washburn, Jim Koeppen and Tom Handley. Debbie Nigh, Penny Alexander and Judson Edel were excused. Travis Fincher the new Covenant & Maintenance Manager was present to meet the board.

GUEST: Daine Sharpe was present to bring the Board up to speed on the legal issues for SWRA. The Evans/Cobb case has been appealed to the Alabama Supreme Court. The court routinely requests the parties to see if they will agree to mediation. Daine did not object to this he just felt it was not necessary and sees no benefit due to the fact we had a judge rule in our favor.

The Glenn Ward case scheduled for a hearing for past fees has been postponed and is rescheduled for July.

The Walnut Hill case – after the last hearing the judge asked each lawyer to submit briefs. The issue is whether the old agreement with Walnut Hill “runs with the land” or is binding on subsequent SWRA authorities. The issue is whether Walnut Hill is responsible for repaving or restoring damage done when repairing or maintaining water lines. Tom Handley suggested an offer in settlement along the lines Jim Koeppen outlined. SWRA would agree to drop all past claims of damage in exchange for Walnut Hill agreeing to modify the old agreement along lines that they would exert best efforts to repair and replace all damage done in repairs, etc. Jim Koeppen suggested a meeting to discuss this settlement with Daine and then see if Walnut Hill would be interested in this settlement proposal. It was agreed that Daine would work with Jim Koeppen to set up a meeting. Jim Koeppen and Peter Van Parys are working on the invoices and damages for 2005 and 2006 with additional pictures. This request came from Walnut Hill’s lawyer.

By request, Debbie Nigh, asked Daine Sharpe to call Sonny Rozelle and ask him if he would get all the trailers removed from Conference Center. Sonny’s reply was that he was not governed by our covenants. Tom Handley suggested writing him a letter and ask him to clean up for the beautification of the resort and ask for a prompt response, explain that we just want it cleaned up – not a legal battle.

Motion was made to give the delinquent fee report to Daine for collections on the top ten accounts. Contact Holloway Collections to pull these accounts from them. The motion was seconded and carried.

Jim Koeppen reported that the sheriff’s office was trying to contact Dr. Eldon Johnson and Judson Edel for the Chris Hoper case. This is the case of the white jeep that ran over gate 34 in May of 2004.

Tom Handley gave copies of a draft of Covenant Compliance Procedures to the Board and went over each paragraph. A motion was made and seconded to give a copy to Diane Sharpe and ask him to review the covenants and the enforcement procedures including fines. Motion carried.

Jeff Pike came to the board to make a request that he not be made to leave the office space he rents in the Executive Center. The board then requested a closed session. After discussion, Tom Handley made the motion to abide by the past board's decision for him to leave the end of August. Motion carried. It was also discussed that the Realtor sign should not be displayed on the property.

Minutes of the May 16th, 2006 meeting: Tom Handley made a motion to approve the minutes as read unless corrections were offered. Jim Koeppen pointed out a mistake in the amount reported for the roads. The correction was noted, as the budget amount is \$125,000 for 2006. The committee chairman will report the correct amounts to Sallie Mason.

Committee Reports - Jim Williams asked to omit the committee reports.

ARC - Wayne Washburn asked to brief the board on Harbor Cove. They plan to start in July with 4 story condos there will be a total of 64 units. A preliminary drawing was shown but no application has been submitted.

OLD BUSINESS

Jim Koeppen reported that the maintenance list has been turned over to Travis Fincher. Suggestions were made to review the board report before printing in the newsletter for any discrepancies. The Board should be advised on committee members. Jim is working with Todd Rogers on getting property at gate 34 deeded to SWRA. All the electricity at gate 34 and part of the entrance is on Mr. Zetler's property.

Tom Handley made a motion for the Board to approve the hiring of Travis Fincher to be SWRA's Covenant & Maintenance Manager. Motion carried. Tom also made a request for Gary Crumpton to serve on his documents committee and he was approved.

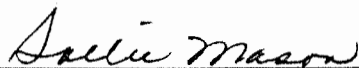
Sallie Mason discussed a request made by a gate attendant. The request was to work a 32-hour week and still receive Paid Time Off (PTO). Sallie explained that in the policy manual passed by the board last year the requirement for PTO time is 40 hours. Discussion followed. Tom Handley made the motion to not wave the policy concerning PTO time. Motion carried.

Request was made for Debbie Nigh to bring her list of names for the budget committee to the board.

Sallie Mason left the room as the board went into Executive Session. A motion of a five percent cost of living increase of Sallie Mason, community manager's salary effective the next pay period was made, seconded and carried.

There being no further business the meeting was adjourned at 11:30 a.m.

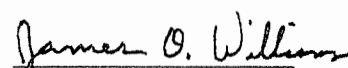
Submitted by:



Sallie Mason
Community Manager

approved 6/13/06

Approved by:



James O. Williams
President

May 16, 2006

Dr. Jim Williams, Tom Handley, Debbie Nigh, Penny Alexander, Wayne Washburn, Jim Koeppen, and Judson Edel

Dear SWRA Board Members:

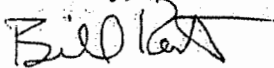
We were appalled and very disappointed to discover the recent logging operation near Dogwood and Marina Point Road. We never thought that we would see the wholesale destruction of trees in Stillwaters for the sole purpose of timber sales. It is understandable when a developer cuts trees to develop a property, but logging for logging's sake has no place in a resort that is trying to preserve its natural beauty.

We do not pretend to understand the legal ins and outs as to preventing this. But I can promise you we would bring a check to SWRA tomorrow if a call for legal funding went out from the board. We would pay hundreds personally just to tie developers up in court until a solid legal foundation could be found to prevent logging.

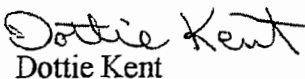
It is too late to stop the logging now going on off Marina Point Road, but we are asking the board to bring great pressure on Mr. Zettler to clean up the site and plant grass or trees immediately. Is there any member of the board who wishes to see in Stillwaters the terrible carnage from logging that is so common on Highway 34 toward 280?

Regarding the future, we are asking the board to immediately ask legal counsel to study what can be done to prevent future logging operations in our resort. You have the power to assess homeowners for important specific needs, and this need is very great indeed. For the sake of future property values and for the sake of preserving the natural beauty surrounding our homes, we ask that you act and act decisively.

Sincerely,



Bill Kent


Dottie Kent

May 16, 2006

Dr. Jim Williams, Tom Handley, Debbie Nigh, Penny Alexander, Wayne Washburn, Jim Koeppen, and Judson Edel

Dear SWRA Board Members:

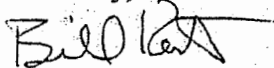
We were appalled and very disappointed to discover the recent logging operation near Dogwood and Marina Point Road. We never thought that we would see the wholesale destruction of trees in Stillwaters for the sole purpose of timber sales. It is understandable when a developer cuts trees to develop a property, but logging for logging's sake has no place in a resort that is trying to preserve its natural beauty.

We do not pretend to understand the legal ins and outs as to preventing this. But I can promise you we would bring a check to SWRA tomorrow if a call for legal funding went out from the board. We would pay hundreds personally just to tie developers up in court until a solid legal foundation could be found to prevent logging.

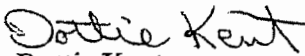
It is too late to stop the logging now going on off Marina Point Road, but we are asking the board to bring great pressure on Mr. Zettler to clean up the site and plant grass or trees immediately. Is there any member of the board who wishes to see in Stillwaters the terrible carnage from logging that is so common on Highway 34 toward 280?

Regarding the future, we are asking the board to immediately ask legal counsel to study what can be done to prevent future logging operations in our resort. You have the power to assess homeowners for important specific needs, and this need is very great indeed. For the sake of future property values and for the sake of preserving the natural beauty surrounding our homes, we ask that you act and act decisively.

Sincerely,



Bill Kent


Dottie Kent

Minutes
SWRA Board of Directors Meeting
May 16th, 2006
9:00 A.M.

Call to order by President; Jim Williams was made at 9:10 a.m. Sallie Mason, Community Manager was present. The following directors were present: Jim Williams, Wayne Washburn, Jim Koeppen, Debbie Nigh and Penny Alexander. Tom Handley and Judson Edel were excused.

Minutes of the May 3, 2006 meeting were read by Penny Alexander and motion to approve as written passed.

Discussion followed to note that in the April 4, 2006 meeting, *A motion made by Judson Edel to put a swimming area at the SWRA property located under the power lines between Cardinal Heights and Lakeview Circle died for the lack of a second.* After consulting Roberts Rules of Order it was determined that this should have been recorded in those minutes.

Committee Reports

ROADS – Paving projects have started. On Still Waters Drive six areas will be paved at a cost of \$42,540, which will leave \$47,266 in that line item on the budget. *CK # 12,500* There are 44 items identified for a cost of \$92,138 of the total budget of \$150,000. All contracts for this work were signed before Jim Koeppen could take the Board's request that D&J Paving be allowed to bid on the future road projects. The Board suggested that the sides of the newly paved areas be brought up to grade and seeded, as the Marina Point Road project was to address safety concerns.

SECURITY - Sallie Mason reported that Sylacauga Fence Co. installed new control panels and parts for the Gate at 34 however, the system is old and new software is required in order for it to interface properly. The company is researching availability and cost. Sallie will check to see if our insurance company will pay for loss of use coverage if we have to place guards at this gate temporarily. A new system may be required and Sallie is gathering quotes. Sallie is waiting on a quote to remove the archway over the road at gate 34 in order to compare this to the painting bid. She will bring both to the Board.

LANDSCAPE- There are multiple breaks in the irrigation system at the Sunset Point entrance. Debbie is working on having these repaired.

SOCIAL -Planning of Luau on June 9th continues. The third Thursday of the month will be game night. Debbie Nigh will bring cost on tables to the Board.

PAC/LRPC – Jim Williams reported that he is trying to reach Sy McLain to ask him to serve as chairman. No one has yet agreed to serve as our representative to the Dadeville Chamber of Commerce.

ARC – Wayne Washburn reported that they have not met since the last Board meeting. Nothing has yet been done on the concrete dumping or the parking area at the new boat sales office issue. Wayne will handle and report back.

RECREATIONAL MAINTENANCE - The deck surface and walk areas are being patched and painted and remaining landscape clean up is underway at the pool.

Penny Alexander will contact American Tennis to clear up some issues before approving the remainder of the payment to them.

Financial Report - Allyson Baker, Himmelwright & Huguley gave the April 30, 2006 report and answered questions. A new account for gate cards has been added and prorated association fees have been moved to their appropriate covenant accounts. A column reflecting the annual budget amounts will be added to the report. Our CK# collections with Holloway Collections are approximately at 88-89%. Jim Koeppen suggested that we re-negotiate with them as they had promised a 95% collection rate. The Board requested that Sallie run a report showing the top past due accounts to be considered to be turned over to our attorney.

Sallie will check insurance cost for the yearly premiums for Debbie Nigh to work into the adjusted budget.

Allyson Baker of stated that the problem areas are our collection percentages and that maintenance accounts are over budget.

It was clarified that Impact fees are allocated to the roads repair.

OLD BUSINESS

Additional Office Personnel – The committee has interviewed four applicants and will meet today to determine their selection. They would like to hire someone to start immediately. Penny Alexander and Tom Handley have an appointment for tomorrow to meet with a property management company from Birmingham. After discussion, it was agreed that the hiring committee would make their selection but hold off until Tom and Penny could report back to the Board in order to consider all of our options.

Cobbs/Evans Case - Sallie reported that the Cobbs/Evans case has been appealed.

Letter of Appreciation to Harbor Point developers – Jim Williams will send a letter on behalf of the residents and SWRA thanking them for the excellent quality job that that did in honoring their commitment to pave Marina Point Road from the Marina to the Sunset Point intersection.

Property Proposals -Jim Williams shared a letter to Alabama Power concerning the possible uses of the property at Cardinal Heights located under the power transmission lines. Debbie Nigh questioned the process on granting easements and our records on easements that have been granted on this property. Records should be in our association office. There are at least two for septic lines and one driveway. The question of whether or not we are responsible for damage to these items was discussed but not determined.

NEW BUSINESS

Roads/Landscape – Jim Koeppen stated that the plants or shrubs to be added around the directional signs should come from the roads safety budget. *Rights from Roads Landscape*

Moonbrook Park – After discussion it was decided that no locks would be put on the bathrooms at this time.

Legal rights of SWRA – Discussion of the Associations rights to move tractor trailers and or boat trailers that are parked by Villas on the Harbor at the Conference Center and under power lines on SWRA property were held. Attorney, Daine Sharpe has responded that the correct way to approach this would be to contact the owner of the property concerning covenant violations and it is the property owner's

responsibility to handle this. A motion to correct this problem by following due process as handled by Daine Sharpe was made, seconded and carried.

Pike Property – The cleaning contract was reviewed. Reminders on responsibilities have to be sent often and the performance is lacking. Discussion followed as to how to correct this. Jim Williams will contact Jeff Pike.

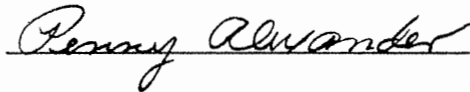
The issue of confrontation occurring in the rented office space, which reflects poorly on the SWRA, was discussed. Professional behavior is expected. Jim Williams will review the appropriate contracts and check with Daine Sharpe. A motion was made to give Jim Williams as President the authority to resolve the conflicts with Pike Properties. Motion was seconded and carried.

Newsletter - It was determined that the report from the Board for the next newsletter would not include issues concerning the property at Cardinal.

Boat Trailer Storage Area – SWRA owns more property than was used at this site originally. Jim Koeppen suggested that we purchase more land for a buffer zone. It was pointed out that we would lose annual association fees on another lot if we purchased it along with having to pay taxes and the cost of the lot. Penny Alexander will gather information on income and expenses for the Recreational Maintenance Committee meeting to consider all options.

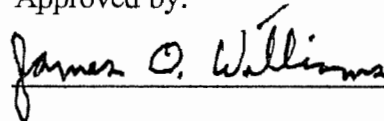
There being no further business the meeting was adjourned at 11:50 a.m.

Submitted by:



Penny Alexander
Secretary

Approved by:



James O. Williams
President

approved 6/06/06

Minutes
SWRA Board of Directors Meeting
May 3rd, 2006
9:00 A.M.

Call to order by President; Jim Williams was made at 9:00 a.m. Sallie Mason was present to record the meeting. The following directors were present: Jim Williams, Judson Edel, Wayne Washburn, Jim Koeppen and Penny Alexander. Tom Handley and Debbie Nigh were excused.

Minutes of the April 18th meeting were read by Penny Alexander and motion to approve as written passed.

Judson Edel asked what is happening on the property that Harbor Point built parking on next to residential in Marina Point. Harbor Point claims they own the property, SWRA claims to own it. Jim Koeppen stated that the ARC should have handled this two months ago before it was built and that we should not let developers overstep their bounds. Wayne Washburn will meet with the ARC and SWRA documents to compare them to the Harbor Point documents and will report back to the Board.

Committee Reports

ROADS – Committee met April 27th. Jim Koeppen reported that each member had reviewed the quality of the roads in their assigned areas and provided recommendations regarding repairs for 2006. These will be consolidated into one Road Committee work plan.

The Road Committee is drafting a policy regarding speed limits for construction vehicles with more than two axles. Larger vehicles speeding on our roads are causing significant damage due to the imposition of dynamic loads on pavement. We will also recommend a new policy regarding impact fees and items that we feel needed to be added to building permits for the preservation of our roads.

There was a discussion regarding signage-additions and changes and use of the manual on uniform traffic control devices as a guideline for placement of traffic signs. Also, there is a need to repair a drainage/paving problem at the bottom of the hill on Beaver Point Road. Also, the road is in bad shape. StillWaters Drive will be assessed to determine the extent of patching required prior to a continuation of resurfacing.

Discussion: The Board agreed that the Roads Committee would be asked to bid projects with D & J Paving since they have done an excellent job on Marina Point Road. Discussion followed that whoever does the paving needs to do it to the quality and specifications of this project.

A motion carried to write a letter to the Harbor Point developers on behalf of the roads committee, residents and SWRA Board thanking them for honoring their pledge of paving Marina Point Road to the Sunset Point intersection and for the excellent, quality job that they did.

Jim Koeppen pointed out that they had not paid impact and building fees because their project began before the new Board had established the fee structure but had agreed to repair the road instead.

The Roads Committee has set a 25 mph speed limit for trucks over two axles. Resort speed limits for all other vehicles are also set, main roads 35 mph and side roads 20 mph.

SECURITY - Sallie Mason reported that Sylacauga Fence Co. had found and ordered parts for the gate at Hwy 34. They have been professional and easy to work with. The gate should be repaired by next week.

LANDSCAPE- Junipers have been replaced at Moonbrook Park. Sod at front entry is to be replaced this coming week, irrigation at Sunset Point also to be fixed. Please let Debbie Nigh know any other problems.

As soon as lights in the directional planters are repaired, new plants will be installed.

SOCIAL -Planning of Luau on June 9th continues. Debbie Nigh sent a request of \$1000 to buy

game supplies (Bingo, Mexican Train, etc) and folding tables to be used at the Executive Center for monthly SWRA game night. Volunteers are ready to begin planning. She suggested that since no budget was planned she believes with Board Approval these funds can come from income created by transfer fees or building permit fees. It was decided to check supplies and to ask Debbie to bring in estimated pricing.

PUBLICITY – Penny Alexander reported that Sue Alexander has joined the committee. Please encourage articles for the newsletter. Susan Thames is doing a fine job as editor and we are working to keep a balance of articles to advertising pages.

PAC/LRPC – Jim Williams reported that the committee has not met and does not currently have any assignments. They will work to get the legislation to have the sheriff patrol StillWaters on the agenda for the next state legislative session in January. Jim Williams will ask someone to attend the Dadeville Chamber meetings to interface with the community as well as local and state politicians.

ARC – Wayne Washburn reported that the hours of Mon-Sat. 7am to 7 pm and No Sunday work have been added to all building permits. The ARC is proposing an Addendum to Article VI to The Amended and Restated Declaration of Restriction and Protective Covenants for StillWaters, Addendum to Exhibit B. (See attached to these minutes.) The Board agreed that attorney; Daine Sharpe should review the wording.

NEIGHBORHOOD COUNCIL – Judson Edel reported that some members of the council would like to see the gate at 34 closed from 7pm to 7am while it is out of order. They suggested a burn area behind the tennis courts. On the issue of the boat trailer parking they suggested fines or to charge double for people who take two spaces. Buddy McCrary is looking for paper work to show that Sunflower Waste agreed to hold one or two large pick up events for household goods at no additional cost.

The Board discussed safety concerns on closing the gate. Jim Williams pointed out that the gates should be repaired shortly and that the fire chief was consulted on the burn site and the area behind the tennis courts is not suitable.

RECREATIONAL MAINTENANCE - Penny Alexander reported that Ed Hidden has been added as a member of this committee. Landscaping is being done today around the pool. Fan, bathroom and shower as well as pool pump are complete, the skimmer was looked at by Stallings Pool, but he found no leak. Trees inside gate have been cut down. The tennis courts are being resurfaced and should be completed by next week. American Tennis Courts, Inc. is doing an excellent job.

OLD BUSINESS

Trailer Storage Area Markers will be turned over to Penny Alexander for the Recreational Maintenance Committee.

SWRA Maintenance Items list was reviewed and up-dated; the good news is that it is getting shorter.

Additional Office Personnel – We have received seven resumes for the Covenants and Maintenance position. A motion to form a hiring committee made up of Jim Koeppen, Jim Williams and Sallie Mason was made, seconded and carried. They will conduct interviews. Wayne offered the suggestion of asking the sheriff if there were any retired deputies that he would recommend. The skills of good conflict resolution as well as construction knowledge are important.

Property Proposals -Jim Williams stated that this would hold until the entire Board was in attendance.

Delinquent Sales tax review – Sallie Mason and Jim Williams attended the auction at the Tallapoosa County courthouse. Of the 12 properties in StillWaters, 6 owners paid the taxes at the last minute. Three new owners purchased the other 6 properties. The billing of transfer fees and association dues was discussed. Sallie will check with Daine Sharpe, attorney to insure that this is handled correctly.

NEW BUSINESS

Covenant Fee Violations will wait until Tom Handley returns and has time to review.

Wayne Washburn reported a concrete truck that was dumping under the power lines at Lakeview Ridge. He will contact the company with a phone call and follow up with a letter stating that they need to clean it up or face the \$1000 fine for illegal dumping. If they do not clean it up their company trucks will not be allowed back in StillWaters.

Realtor's Meeting – Jim Williams reported that he spoke at the Lake Martin Association of Realtor's monthly meeting. He updated them on what was happening in StillWaters, asked them for their assistance in encouraging new buyers to subject their property to the 1987 covenants and left some paperwork for them. He felt that it was a good meeting and Wayne Washburn who attended commented that Jim was well received.

SWRA Newsletter Article – Judson Edel stated that he thought that the article "From the Board" should have included the issue of a swimming area at the power line property at Cardinal Heights and Lakeview Ridge. Penny Alexander answered that since she was out of town for the April 18th meeting that when she returned she used the minutes of both April meetings to write the report. There was no mention of the motion to put a swimming area there and the minutes had been approved so she left it out of the report. Wayne Washburn stated that he did not think that Judson correctly reported to the neighborhood council when he said that two board members were against it since he was also against it and that Judson should not have named Penny Alexander and Tom Handley. After discussion it was decided that Penny would check Roberts Rules of Order to determine if a motion, which dies due to lack of a second, should be recorded in the minutes. If so, the minutes of the April 4th meeting will be amended accordingly. Discussion of a few corrections to both sets of minutes in order to clarify this issue followed. Sallie will correct them accordingly.

Jim Koeppen made a motion that Jim Williams write a letter to Alabama Power Company requesting that they respond in writing as to how the property under the power lines can and cannot be used. Motion was seconded and carried.

Bylaws and Authority of the Board - Sallie reported that she had spoken with Daine Sharpe, attorney concerning Article 5.4 "Dedication or Transfer of Properties" and Article 4.2.4 of the Articles of Incorporation and that he stated that the Board does have the power to buy and sell property and that the Bylaws Article 5.4 is referring to dedicating property to public authorities such as turning the roads over to the county.

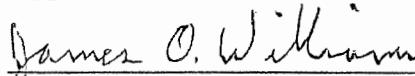
There being no further business the meeting was adjourned at 10:45 a.m.

Submitted by:



Penny Alexander
Secretary

Approved by:



James O. Williams
President

approved 5/16/06

Minutes
SWRA Board of Directors Meeting
April 18th, 2006
9:00 A.M.

President, Jim Williams called the meeting to order at 9:00 a.m. Sallie Mason was present to record the meeting. The following directors were present: Jim Williams, Judson Edel, Debbie Nigh, and Wayne Washburn. Jim Koeppen, Penny Alexander, and Tom Handley were excused.

Sallie Mason read the minutes from the previous meeting, approved as amended.
Allyson Baker was present to give the financial report for March.

Debbie Nigh made a request for all large expenditures to be brought before the board so that all members would be informed. The grounds maintenance for \$125 ^{per week} will be split with three accounts: tennis courts, Pineview pool, and the SWRA building. Debbie talked to Todd Rogers and the hook-up to golf course water for the entrance at 49 will not take place. She also talked to Brandon Smith with Visions and he agreed to have everything ready and looking good for Memorial Day. All the plants that were interfering with directional signs have been placed at the SWRA office and a low growing plant will be put back in their place and all lights will be fixed. The social committee will be Mary Ann Durr, Betty Bradshaw, and Nancy Washburn with Debbie Nigh the liaison. Future plans for the committee are for a ladies day out, game night and the first social event is planned for June 9th and will be a Luau.

Jim Williams reported that the PAC has not met and the committee needs a chairman. He has contacted Sy McLain to see if he would be interested in holding this position.

Wayne Washburn reported that the ARC is meeting every week with house plans and additions to be approved. Herbert Bruce has requested an addition to his house with an extra garage and would like to combine his two lots. The garage was approved but he was turned down on combining his lots. The ARC requested that the work times be added to the actual permit: 7 a.m. – 7 p.m. The parking easement at Harbor Pointe needs to be addressed. Harbor Pointe claims ownership and SWRA claims ownership. Wayne Washburn to get with the ARC and resolve this. Construction for Harbor Cove, plans should be submitted in May and start in June.

The Neighborhood meeting will be tonight. A suggestion was made to ask the council what they would like to see done. This could be handled in survey form.

Sallie Mason reported that Sylacauga Fence had been contacted about fixing the gate at 34. Gate cards were also ordered (100). She also reported contacting Sunflower Waste for a pick-up service for StillWaters. The cost is \$100 per truck for each house, no furniture or appliances. The suggestion was made to see if an individual (s) would be interested in doing a road side pick-up. Final decision was to let each homeowner take care of their disposals.

Judson Edel stated he would turn the boat storage project over to Penny Alexander. The stakes to mark each parking area are in room 101 at the SWRA office.

Ads placed in the Alexander City Outlook and the Dadeville paper have resulted in 2 resumes and one email inquiry for the job opening of the covenants and maintenance manager.

Sallie Mason to email the budget to Allyson Baker. The gates damaged by lightening should be charged to the emergency account number 7434. Allyson will make changes to the budget so the next report will be clearer on the expenditures. A new account number for gate cards will be added as an income account.

The property proposals, for the Cardinal Heights property, will wait for the presence of all board members before any vote will be taken.

A representative of the board and the community manager need to attend the county tax sale on May 2nd at the Dadeville courthouse. The purpose of bidding on any property is to keep any property from reverting to the State.

The issue of proxy voting will be addressed by Tom Handley upon his return.

The property behind the tennis court is not suitable for a burn site, per Joey Darby, SWVF&R Fire Chief.

Suggestion was made to charge a higher fee for additional gate cards purchased. Debbie Nigh to work on a proposal.

There were 260 attendees at the sun rise service at the Living Waters Church on Easter Sunday.

Meeting was adjourned at 11:00 a.m.

Submitted by:

Sallie Mason
Sallie Mason
Community Manager

Approved by:

James O. Williams
James O. Williams
President

Approved 5/3/08

Minutes
SWRA Board of Directors Meeting
April 4th, 2006
9:00 A.M.

President, Jim Williams called the meeting to order at 9:00 a.m. Sallie Mason was present to record the meeting. The following directors were present: Jim Williams, Jim Koeppen, Judson Edel, Penny Alexander, Debbie Nigh, Wayne Washburn, and Tom Handley were excused.

Penny Alexander read the minutes from the previous meeting, approved as corrected.

Guest Daine Sharpe was present to give a brief update on legal happenings. May 24th is the hearing date for Walnut Hill Water Authority. Daine has advised us that we will only be able to claim reimbursement for the past three years for the road damage. He also reported that we won the case with Evens/Cobbs on the sewage pump issue.

Committees as of this board meeting are:

Roads – Peter Van Parys, Bryan Torres, Pete Arnold, and Murray Neighbors

Security – Bill Sevy, Herbert Bruce, Sallie Mason, (will ask Al Spiers and Gerald Carter)

Landscape – Debbie Nigh and Kathy Hudson

Social – Debbie will have her committee at a later date

ARC – Bob Mathis, Don Belew, Fred Weaver, Frank Greer & Wayne Roughton

Documents – Tom Handley

PAC/LRPC – Karen Phillips, Bob Mathis, Sy McLain, Jane Coughlin, & Carol Birchfield

The neighborhood council would like the following issues to be addressed:

- 1) Address the realtors on helping get all property they sell under the 87 covenants, possibly set up an incentive for the realtor to get the property under the 87 covenants.
- 2) Clean up several property areas in, Holly Ridge, Poplar Pointe, and Turtle Lane
- 3) VOH would like the old windjammer area cleaned up

Sallie to send Tom the subjection form that is in use today and see if he would need to make any changes.

Sallie to call Sunflower Waste Management to see what the cost would be for a special pick-up on the road side twice a year.

Penny Alexander asked Pete Levins to over see the tennis court project in her absence. Austin, the electrician, has ordered the fan for the pump house at the pool. The coke box has been removed and the pool bathroom has been updated. The two trees have been removed. All these enhancements are getting ready for opening day which is Memorial Day. The locks at the tennis courts also need repair. Debbie and Penny will work together on the landscaping for the pool, tennis, and park.

Debbie reported the gate 49 and Sunset Point irrigation repairs are in progress. Suggestion was made to prune or remove the shrubs from all directional signs for better lighting.

A motion made by Judson Edel to put a swimming area at the SWRA property located under the power lines between Cardinal Heights and Lakeview Circle died for the lack of a second.

Judson reported the trailer storage markers are ready to be installed. He also reported his meeting with Alabama Power resulted in a no beach at the Cardinal Heights property but a dock, pier, boat ramp, or swimming area would be possible. Cars can park under the power lines. They also requested a \$2 million insurance policy. Jim Williams stated that this issue needs great consideration on everyone's part. Judson discussed the email from Randy Nycamp about the working times at Stoneview Summit. Judson talked to the foreman and explained the hours are from 7:00 a.m. to 7 p.m. Monday – Saturday and no Sunday work. These hours need to be stated on all future permits. Suggestion was made for the ARC to draft a letter to remind all developers of the permit hours and copy Randy Nycamp. The triangle at Myrtle Lane and Dogwood Trail is not owned by SWRA.

Debbie to investigate the trailer on Vista Wood and if it is on SWRA property she will have it removed.

Debbie and Judson to get together to discuss the budget.

Suggestion was made for board members not to serve on any committees.

Meeting was adjourned at 12:00 a.m.

Submitted by:

Sallie Mason

Sallie Mason
Community Manager

Approved by:

James O. Williams

James O. Williams
President

approved 4/18/06

Minutes
SWRA Board of Directors Meeting
March 21st, 2006
9:00 A.M.

President, Jim Williams called the meeting to order at 9:00 a.m. Sallie Mason was present to record the meeting. The following directors were present: Jim Williams, Jim Koeppen, Judson Edel, Penny Alexander, Debbie Nigh, Wayne Washburn, and Tom Handley.

Jim Williams welcomed the new members and reviewed the mission statement of the Board. He asked members to channel request for the agenda to him or to Sallie prior to the meetings so he can set the agenda.

Due to a scheduling conflict Daine Sharpe, attorney was unable to attend as requested.

Alyson Baker of Himmelwright & Huguley accounting firm was present to review the February financial report. She stated that SWRA is on a cash basis with accrual for the tax return. Questions were addressed. A lump sum payment on \$50,000 was made toward the mortgage on the Executive center property. Note is with Syrol McLain at 6% and was originally for 240 months. Alyson pointed out that there was a mistake in data entry on our budget figures and that she and Sallie would correct that.

Old Business was discussed. Sallie reported that the computer system for the gates was finally completed and in working order until Monday nights storm which knocked out the modem. She will follow up to have it repaired. The video camera at Gate 34 records for 2.5 days then records over the tape, however the camera at Gate 49 does not record. After discussion, Tom made a motion to have video installed for incoming/outgoing at Gate 49. Motion carried. Sallie will have this done.

Judson made a motion to add call waiting and caller ID to the phone at Gate 49 in case security personnel were on the phone and there was an emergency. After discussion, the motion carried.

Judson reported that he has the parking area space markers for the boat trailer storage area and that he and Jim Koeppen will install them in the next few weeks.

Sallie distributed a list of maintenance items that was reviewed and discussed.

A job description was handed out on the Covenants and Maintenance Manager position. Jim Koeppen asked members to review it and give him suggestions and additions to it. So far we have received two applications.

Covenant Fee violations – Tom suggested retrieving gate pass cards from residents who refuse to correct covenant violations after being notified. He asked what the process was for notifying and following up on a violation. He is concerned that we have a fair system of due process in all enforcement issues in order to protect the association and our residents.

Jim Williams discussed briefly responsibilities and liaisons for committees. He appointed the following:

- Architectural Review Committee – Wayne Washburn
- Documents/Covenants – Tom Handley
- Landscape & Maintenance - (entries, common areas, Moon Brook Park) – Debbie Nigh
- Neighborhood Council – Judson Edel
- Political Action Committee/Long Range Planning– Jim Williams
- Publicity/Newsletter – Penny Alexander
- Recreational Maintenance - (pool, tennis courts, boat trailer storage) – Penny Alexander
- Roads – Jim Koeppen
- Security – Sallie Mason
- Social – Debbie Nigh

Jim Williams distributed copies of last year's committees and asked Board members to contact residents to serve on committees.

A letter concerning a copyright violation on an article printed in the SWRA newsletter was reviewed. Sallie will check with Ladelle Russell to see where the article came from and Tom will draft a response letter for Sallie.

Penny reported on Community Associations Institute (CAI) a national organization that fosters community associations. For more than 30 years, CAI has provided education and resources to the volunteer homeowners who govern community associations and the professionals who support them. Information is available at www.caionline.org. Penny Alexander made a motion that we join CAI with one subscription for a board member and one for the community manager. Motion carried. Tom will be acting member for the Board. He and Sallie will review information and pass along to other Board members or committee chairmen as appropriate.

Penny suggested contacting outside management companies to assist the Board in handling the overall management of SWRA responsibilities. She felt that having professionals trained in community and homeowners associations could be a valuable addition and would lighten the hands on time spend by volunteers as well as assisting Sallie in her responsibilities. Tom made a motion to investigate this option. Motion carried.

Tom gave a copy of a covenant enforcement document to Jim Williams to be copied and distributed to all board members for educational and informational purposes.

The Board meeting calendar was reviewed for the coming year. The Board will meet every other Tuesday beginning March 21st with the exception of December 26th. That meeting will be moved to December 19th on the schedule.

The Board minutes of March 10, 2006 were approved with one correction for clarification.

Debbie asked about procedures on old business and follow up. It was explained that it would be listed on the meeting agendas until the issue is resolved. Several other procedural questions were discussed. Penny asked for a copy of the annual 2006 budget and that a review of it be made so the new members will understand it. Debbie asked about procedure on expenditures. It was explained that once the budget has been approved that each committee chair can spend the appropriated amounts in their categories as long as they are within budget. Usually large expenditures will come before the board as a report.

Jim Koeppen reviewed the meeting with developers concerning the water and sewer for the Sunset Point area. Stoneview Summit will commission Gary Owens, an engineer that Walnut Hill uses to do a study of Still Waters. Stoneview Summit representative agreed to survey all developers of proposed multi-family units in the Sunset Point area, the conference center owner and Riverwoods Properties to present the total number of units they will be building. The study will be paid for by those developers participating to bring one line into the community in a professional manner. Costs of the water line will be prorated based on the number of units or usage.

infrastructure
It was reported that engineer Wayne Saucer's contract had not been renewed by the outgoing board. After discussion, Tom recommended that the ARC evaluate hiring Wayne as an advisor to the ARC and this Board on infrastructure issues as needed. Wayne will discuss this with the ARC members and report back to the Board. A motion to authorize Wayne and the ARC to hire Wayne Saucer as a consultant at \$50 per hour was made by Tom and carried.

Judson reported that used exercise equipment had been donated to the SWRA and is in storage.

Judson is continuing his effort in finding the deed for the triangle of property at Dogwood Trail and Myrtle Drive that SWRA is paying taxes on.

Meeting was adjourned at 12:00 a.m.

Submitted by:

Sallie Mason / Penny Alexander
Sallie Mason and Penny Alexander
Community Manager / Secretary

Approved by:

James O. Williams
James O. Williams
President

*approved
4/4/06*

Minutes
Board of Directors Meeting
Friday, March 10th, 2006
8:15 P.M.

Jim Koeppen, President, called the board meeting held at Camp Ascca on Friday, March 10, 2006 to order following the general annual meeting. He welcomed newly elected board members, Debbie Nigh, Tom Handley, Wayne Washburn and Penny Alexander. Other members present were Jim Williams and Judson Edel.

Jim Koeppen gave a quick overview of the lawsuit between SWRA and Evans/Cobb concerning a sewer system lift station. Jim relayed a conversation he had with our attorney; Daine Sharpe. Jim then asked what the Board thought about settling on the case. Tom Handley asked why our insurance company was not handling the case. Jim replied that his recollection was that they had checked into it but he could not remember the outcome. Several felt that if the previous Board had decided to take the suit to court then we should follow it through to a ruling from the Court. After discussion it was decided that Tom Handley would review the information and that we would ask Daine Sharpe to attend the next board meeting to explain the case so that the new members could have a basis for their decision.

Jim explained that the Board had made a mistake in the presentation of the ballot, as the SWRA bylaws were changed last year in order to have a more balanced change over of Board members each year. The ballot should have listed one position for a two-year term since Thelma Pitts had been appointed to serve one year of the term that Mitchell Caldwell had been elected to in 2005 but then tendered his resignation. The ballot should have listed three positions for three-year terms. Jim asked how this should be handled. It was suggested that we take a volunteer or that the new member with the least number of votes or that numbers be drawn for the two-year term. Numbers were drawn. Penny Alexander will serve the two-year term.

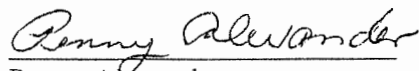
Elections for officers were held as follows:

President – Jim Williams
Vice President – Tom Handley
Treasurer – Debbie Nigh
Secretary – Penny Alexander

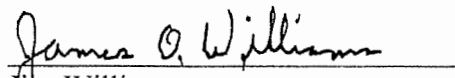
The meeting schedule was discussed. It was decided that Board meeting would be held every other Tuesday at 9:00 a.m. starting on March 21, 2006. Debbie suggested that we project a yearly calendar to schedule around. Penny will do this and review with President, Jim Williams.

Meeting was adjourned at 8:50 p.m.

Respectfully submitted:


Penny Alexander
Secretary

Approved by:


Jim Williams
President

*approved
3/21/06*

STILL WATERS RESIDENTIAL
Board of Directors
Minutes
March 1, 2006

The President, Jim Koeppen, called the meeting to order at 9:00 A.M. The following directors were present: Jim Koeppen, Thelma Pitts, Frank Greer, Jim Williams, John Durr, Judson Edel and Ladelle Russell. Sallie Mason was excused.

Jim Koeppen presented a power point display, for the Annual Meeting, to be edited as needed.

Minutes of the February 15, meeting were read and approved as corrected.

Dave Holder has now connected the computer but the work is not complete. Gate cards may now be processed from the office. Dave will return to teach Sallie what she needs to know about the system.

Judson Edel has purchased an auger, for \$31.89, including shipping, to be used in placing markers for spaces at the boat storage area. This project will be completed as soon as possible.

Jim Williams reported that Bill Kent has tried to contact a legislator concerning the introduction of a bill to get sherrif jurisdiction in Still Waters. She has not returned his call but he will keep trying.

Sallie Mason has been in contact with Byron Tucker in regard to selling ads for the newsletter. She will report to the Board later.

The title for the new employee to be hired has been changed from Covenant Enforcement Officer to Covenant and Maintenance Manager. Judson Edel reported that since the job description has expanded, a salary range will be set between \$35,000 and \$40,000. Wayne Saucer is not interested because he doesn't want to work full-time. The new board will hire and write a complete job description.

In respect to the Alexander/Starzer purchase of lakefront under the Alabama Power lines, Judson Edel will try again to get in touch with the proper people at ALPCo to determine what will be allowed.

Guideline for use of the SWRA building were reviewed individually and were approved as per the attached copy.

Jim Koeppen will write a letter to Jeff Pike, giving him six months notice to move from the rented office space he now occupies, effective September 1, 2006. Judson Edel moved that this space be renovated for use as an exercise room for residents. Motion carried. Some exercise equipment has been offered by residents.

Thelma Pitts reported that the bridge groups would like to use the meeting room on Wednesdays at 10:00 and Fridays at 9:00 AM. One persons name will be given to Sallie Mason as the one to be notified if the room is needed for official meetings. They will respect the guidelines as set forth and furnish their own coffee, etc. and clean up afterwards.

In accordance with precedence set last year by Eldon Johnson, Jim Koeppen will send letters to committee appointees advising that the new president will make his own appointments and thank them for the service they have given SWRA.

Frank Greer reported for ARC. Linus Fiely submitted his resignation as chairman, since he has served in this job for five years.

John Durr reported that the gate at the tennis courts will not lock and needs to be repaired.

Judson Edel submitted a list of ideas for use of excess funds in the year-end. After discussion, Judson moved that we pay \$50,000, on the mortgage on the building, establish the exercise room, hire a Covenant and Maintenance Manager, and leave \$100,000. in the emergency fund to carry forward to the new administration. Motion carried.

Ladelle Russell reported from the Neighborhood Council that the Board needs to follow up with Sunflower Waste about a promise they made, when a contract was set with them, to pick up trash at the curb twice each year with an agreement on dates made between the two.

The Election Committee will meet Friday, March 3, at 10:00 AM to count votes and determine whether the covenant changes are approved. One of the new Directors to the Board will serve two years, the others a three year term.

Meeting adjourned at 11:15 AM.

Ladelle Russell, Secretary

A handwritten signature in cursive script that reads "Ladelle Russell". The signature is written in dark ink and is positioned below the typed name "Ladelle Russell, Secretary".

Minutes
Board of Directors Meeting
February 8, 2006
9:00 A.M.

The President, Jim Koeppen called the meeting to order at 9:00 a.m. Sallie Mason was present to record the meeting.

The following directors were present: Jim Koeppen, Jim Williams, Judson Edel, Ladelle Russell, Thelma Pitts, John Durr and Frank Greer.

Minutes were approved for February 1st meeting.

Ladelle Russell suggested some new guidelines be written for the Neighborhood Council. If a substitute is asked to come the substitute should be from their neighborhood. The committee is not under SWRA, it is a group for the residents to communicate.

Judson Edel suggested paying off the building with the extra money from 2005.

Frank Greer reported that the ARC met. Cyprus Log House was discussed and the pool permit was submitted for The Pointe.

Stoneview Summit would like to attend a meeting with the Board to discuss the waterline. The color on the house at 170 Marina Pont Road – Linus Fiely did not have a problem with the paint.

Pike's Property sign at the parking lot is not allowed, but the sign on the door is OK.

Grading at Blue Creek Circle, the Roads Committee did this to keep the road from washing it and will be seeded.

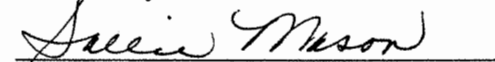
Add to accomplishments if you have anything.

December 15, 2003 meeting, Alabama Power would need to be a second insurer. Need to know what would be located on the property. 1-800-454-1227 – Harold Roberts. Transportation Engineer in Anniston said no permit for structure under the power lines. They would have to make the approval. Jim Koeppen will write a letter and get something from Alabama Power.

Offer the property (Cardinal Heights that SWRA owns) to all. Jim Koeppen will call John Alexander and notify him of the letter to Alabama Power and will tell him it will be available for sale to all.

Adjourned at 10:20 a.m.

Submitted by:



Sallie Mason
Community Manager

Approved by:



James W. Koeppen
President

Minutes
Board of Directors Meeting
February 1st 2006
9:00 A.M.

The President, Jim Koeppen called the meeting to order at 9:00 a.m. Sallie Mason was present to record the meeting.

The following directors were present: Jim Koeppen, Jim Williams, Thelma Pitts, Frank Greer, John Durr & Judson Edel. Ladelle Russell was excused.

Penny Alexander was present to discuss guidelines for the use of the meeting room downstairs of the SWRA building.

The Citizen of the Year Award may not be on a yearly basis. The award will not be for a member of the Board or the Neighborhood Council Committee.

Sallie Mason to contact Jim Lamb to install a new toilet at the security gate house on 49.

Delete the invoices for Riverwoods Properties for the commercial buildings at 34 and 49.

Jim Koeppen submitted a job description for a Facilities Engineer for SWRA. Judson Edel called the employment office to see what the wages would be for this type of job in the Dadeville Area and they quoted him a price of \$12 to \$12.50 an hour.

The Board approved the position with a salary beginning at \$25,000 to \$50,000 and should be a person outside of StillWaters.

Jim Williams reported from the PAC a recommendation from Bill Kent to break out the items to vote for on the ballot for the changes to the 1987 covenants. The board approved the ballot to stay all together.

John Durr made a suggestion to send a letter to the 1971 and the 1974 covenant people along with a subjection form to see if we could get them to sign over to the 1987. Offer to pay the filing fee which is \$14.

The board will meet the following Wednesday (2/8/06) to finalize the ballot.

Give the violation fees (hand out from a previous meeting) to Tom Handley for his opinion.

The board decided to drop the White case, due to the letter that was written by Casey Kelly telling them to correct their deed from the 74 back to the 71 covenants.

John Durr would like the light in the parking lot to be lowered.

The sign at PineView Pool needs to be re-done.

Sallie Mason to contact Nita Jones to see what the percentage would be for the selling of ads.

Frank Greer reported that the ARC had met the past week and reviewed a set of house plans.

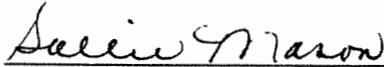
The Master Gardeners met at the SWRA office and arranged the plants around the building and parking lot. They did a really good job.

The ARC appointed Don Belew for the replacement of Warren Hockman, on their committee, and the board approved.

Judson Edel gave some suggestions on where to spend the extra funds left over for 2005. He will have a detail plan with figures at the next board meeting.

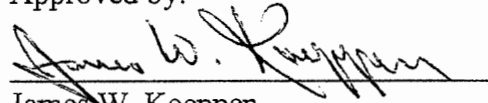
The meeting adjourned at 11:10 am.

Submitted by:



Sallie Mason
Community Manager

Approved by:



James W. Koeppen
President

Use of Still Waters Residential Association Meeting Facility

These rules governing the use of the StillWaters Residential Association Meeting Facility are subject to change without notice by action of the Board of Directors. Interpretation and enforcement is at the sole discretion of the Community Manager.

Use of the StillWaters Residential Association Meeting Facility is restricted to SWRA members in good standing and their guests.

1. SWRA Board and Committees of SWRA shall have priority use of the meeting facility.
2. SWVF&R and The Living Waters church may use the facility free of charge for Board meeting and functions.
3. Condo Associations that are members of Still Waters Residential Association may use the room free of charge for their Board of Directors meetings or full condo association meetings.
4. The pool area cannot be reserved. No function shall be held where attendees will be allowed to jointly use the building facility and the pool area.
5. Adult Residents may rent the facility during the permitted hours other than 8 am to 5 pm Monday-Friday of operation for personal, social, club, organizations they belong to or business groups of which they are a member.

ADULT RESIDENTS MAY RENT THE FACILITY FOR USE AS FOLLOWS:

Reservations by a resident (current with the Association dues & fees) who will be present the entire time of the event. This person shall be responsible for booking, picking up key, un-locking & locking and returning key as well as cleaning up facility and disposing properly of their trash. Eligibility of residents will be confirmed by the Community Manager, prior to any reservation agreement.

FEES: AFTER HOURS – SECURITY GUARD PRESENT AFTER HOURS

Limited Usage:

1. Usage by groups of less than 20 attendees will be charged \$25 per use.
2. Groups with more than 20 attendees but less than 50 will be charged \$100 usage fee plus \$100 deposit.
3. Groups of 51 or MORE will require a usage fee of \$175 plus the \$100 deposit.

The facility may be reserved for the above functions no earlier than one month in advance.

SAFETY:

In case of Emergency contact: SWRA Security Office 256-825-0208 –
Fire Department 256-825-0582 or Tallapoosa County Sheriff 256-825-4264.
REAL EMERGENCY dial 911

1. Maximum Room occupancy - Open Space (Minimal Chairs and Tables is 100
2. Maximum Room occupancy – With Tables and Chairs is 55
3. No open flames or candles allowed.
4. Alcohol based systems for food warming (such as Styrofoam) is allowed but caution is stressed.
5. Minimal use of extension cords please.
6. NO ALCOHOL
7. Parking is not allowed on the main street (Still Waters Drive). Overflow parking may be taken to Moon Brook Park and the few spots by Beaver Pond then shuttled to facility. This is to insure the clear passage for emergency vehicles.
8. Doorways must be kept clear at all times.

ADDITIONAL:

No illegal activities are allowed.

No decorations shall be taped, tacked or nailed to the walls or ceilings.

No groups may leave food or supplies stored at the residential association.

The building shall be a smoke free facility. No smoking inside the facility shall be permitted.

No pets are allowed in the meeting room at any time.

Hours of operation are 8:00 a.m. to midnight.

No music allowed outside of building.

All members will be expected to participate in keeping the facility clean and orderly. Members must dispose of any personal waste generated by them or their guest during their visit to the facility.

Users shall bring all their own refreshments, supplies and condiments and shall clean up ALL trash, table and countertops upon leaving. No unused refreshments, supplies or condiments shall be left in the facility. Trash shall be taken to proper disposal sight (dumpster or barrel outside).

If condition of facility is left clean with no damage as determined by the Community Manager and the key is returned; then the deposit will be returned within 10 days of the key being received by the Community Manager.

Any damage to the room caused by any member or their guests will be repaired by SWRA at the expense of the member reserving the facility. Any property lost or damaged as a result of carelessness or misuse shall be replaced or repaired at the expense of the member reserving the facility.

Penny Alexander
288 Blue Creek Circle
256-825-0541
pennyalex@babyfurnitureplus.com

January 20, 2006

Dear SWRA Board Members,

The Committee has worked diligently to be thorough, though I am sure there are things that we have missed. Hopefully the list of questions below and the attached DRAFT of usage rules will demonstrate our efforts and be a good starting document. Our goal was for the room to be put to good use being fair to all members while protecting the Association and its assets.

The committee members are Katie Knepp, Sallie Mason, Debbie Nigh, Gary Crumpton, Nancy Washburn, John Alexander, Fran Clement, Joey Darby and myself. Those on the committee included an attorney, a camp director of 18 years, a financial officer with risk management experience, a fire chief, a long term resident involved in many aspects of our community, a church youth director of 12 years, some with retail and business background, accounting, event planer and community manager. This has also been discussed and incorporates the ideas of the Neighborhood Council from its December and January meetings. All of us felt that we belong to groups that would like to use the facility, so please keep in mind that we are suggesting the rules not only for others but for ourselves also.

Use of the facility will cost some in utilities and paper products. The major costs will be in wear and tear on the facility and in time for management of the use.

We recommend a form to be completed and signed by the responsible party when reserving. This will enhance our ability to enforce our rules and manage our potential risk. Once completed our attorney may need to check and rephrase some items.

We should utilize a written legally binding agreement for all usage of the facility. This will create a contract between the parties, which will aid in risk management and SWRA's ability to collect money for damages.

Management of the program should be handled by our Community Manager who should have the sole responsibility of interpreting the rules and inspecting the condition of the room, as well as the responsibility for accounting for all collections and refunds.

Things to be included on registration form besides basic information on responsible party are:

- Rates, deposits, Terms of use, hours of operation. Method of payment.

- Place to sign that they have received and agree to the rules,

- Time for pick up and return of keys,

- How many guests, how many are SW residents, how many are not?

- Will alcohol be present? If alcoholic beverages will be served at the function, a separate form should be signed by the adult resident reserving the room, in which that person agrees to be present, and responsible for damage to the premises and area caused by a guest who has attended the event, as well as court costs and attorney fees in the event it is necessary to seek collection for the damages. This separate form acts as a contract between that person and SWRA, binding them to pay costs of collection if damage is caused that is not paid for by the insurance of the person causing the damage.

A master list of furniture, equipment, decorations, etc in the room and their condition to be checked by renter and community manager

Use of Still Waters Residential Association Meeting Facility

*revised by
Committee
& N.C.*

These rules governing the use of the StillWaters Residential Association Meeting Facility are subject to change without notice by action of the Board of Directors or the Still Waters Fire Chief. Interpretation and enforcement is at the sole discretion of the Community Manager.

Use of the StillWaters Residential Association Meeting Facility is restricted to SWRA members in good standing and their guests.

1. SWRA Board and Committees of SWRA shall have priority use of the meeting facility.
2. SWVF&R and The Living Waters church may use the facility free of charge for Board meeting and functions.
3. Condo Associations that are members of Still Waters Residential Association may use the room free of charge for their Board of Directors meetings or full condo association meetings.
4. The facility shall not be rented to individuals who wish to have a function where the majority of attendees will be minors (under the age of 21), such as birthday, holiday or graduation parties or other events.
5. The pool area cannot be reserved. No function shall be held where attendees will be allowed to jointly use the building facility and the pool area.
6. Adult Residents may rent the facility during the permitted hours of operation for personal, social, club, organizations they belong to or business groups of which they are a member.

ADULT RESIDENTS MAY RENT THE FACILITY FOR USE AS FOLLOWS:

Reservations by a resident (current with the Association dues & fees) who will be present the entire time of the event. This person shall be responsible for booking, picking up key, un-locking & locking and returning key as well as cleaning up facility and disposing properly of their trash. Eligibility of residents will be confirmed by the Community Manager, prior to any reservation agreement.

FEES:

Limited Usage:

1. Usage limited to one use per month by groups of less than 20 attendees will be charged \$25 per use.
2. Groups with more than 20 attendees but less than 50 will be charged \$100 usage fee plus \$100 deposit.
3. Groups of 51 or MORE will require a usage fee of \$175 plus the \$100 deposit.

The facility may be reserved for the above functions no earlier than one month in advance.

Ongoing Basis:

Those on an ongoing weekly or bi-weekly basis may use the facility for \$15 per usage with no deposit and may reserve the space no earlier than two weeks in advance. This will be done with the understanding that they may be "bumped" if room is needed by a SWRA committee or Board with a minimum two (2) day notice. The Community Manager will determine the best means to handle monthly or weekly events as far as forms and fees are concerned.

Minutes
Board of Directors Meeting
January 18th, 2006
9:00 A.M.

The President, Jim Koeppen called the meeting to order at 9:00 a.m. Sallie Mason was present to record the meeting.

The following directors were present: Jim Koeppen, Jim Williams, Ladelle Russell, Thelma Pitts, Frank Greer, John Durr & Judson Edel

Guest attending: John Alexander and Herbert Starzer. They made a proposal for the property under the power lines (water front) at Cardinal Heights for \$15,000. The board will get back by the next meeting with a reply on the proposal. The property is 125 feet at the widest point and 12 feet at the lowest point. Ladelle Russell to look into seeing if a beach can be on this property.

Suggestion was made if anyone wants to be on the agenda, they will have to give written information on what they want to discuss prior to the meeting. This policy renewal notice should go in the newsletter also.

Ladelle Russell's reported from the Neighborhood Council was to have residents that are retired law enforcement to train our security guards. Gerald Carter would like to attend the next security meeting with his suggestions. They were under the impression that we did not hold security meetings, but they are scheduled once a month and the gate captain calls on Monday to give a verbal report. The meetings have been changed to the third Tuesday of the month at 4:00 pm. Nancy Washburn is the new president and Betty Litsey is the new secretary for 2006.

Jeff Pike will get the cleaning contract ~~\$~~ 2006 with the understanding if he is elected to the board of directors, his contract will be voided due to a conflict of interest.

The Fire Department has asked for the extra furniture to be donated to them instead of to the Girls Ranch. John Durr made a motion to donate all of the extra furniture to the Fire Department. Motion carried.

Jim Koeppen gave an outline of the cutting of the timber at highway 34 that Phil Zetler purchased from Givianpour. Todd Rogers has reported that a 50 foot buffer will be left on the residential side of Hidden Heights. The area will be re-seeded and development will be in ten years. The property joining the highway will be cleaned up nicely. Jim Williams suggested that we get something stating this from the Golf Course.

Jim Koeppen will discuss with Daine Sharpe about the proposal to join lots 13 and 14 for a road and also lot 19, Zetler owns these properties. Jim has asked for a copy of these deeds from Todd.

Nita Jones has a conflict with selling ads for SWRA due to her present job with the Plain Talker.

John Durr had nothing to report on the skimmer at the pool. Sallie to call and see if she can get someone scheduled to look at it.

Jim Koeppen gave a brief description of the court case with Evans/Cobb. A summary will be given to the judge within 15 days and we will be given a decision after this takes place.

Judson Edel made a motion to add all nominees that the nominating committee turned in on the ballot to allow a choice for the voters. Motion carried. Don Allen, Mike Carter and Thelma Pitts will be added to the ballot.

Suggestion was made by Jim Koeppen to hire an additional employee for covenant violations. He will work on a job description. All board members are to look at the wages for this type of job in the area.

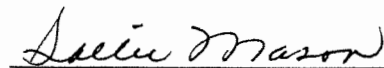
Jim Koeppen and Sallie Mason to order the plaques for the March 10th 2006 annual meeting. There will be a plaque for citizen of the year.

Bill Kent is working to get a replacement for Dr. Johnson on the PAC committee.

The audit committee suggestions are: Sy McLain, Lee Martin, Ted Caudill, and Paul Gross. John Durr made a motion to accept the audit committee. Motion carried.

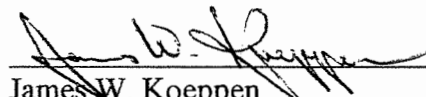
The meeting adjourned at 12:20 am.

Submitted by:



Sallie Mason
Community Manager

Approved by:



James W. Koeppen
President

Minutes
Board of Directors Meeting
January 4, 2006
9:00 A.M.

The President, Jim Koeppen called the meeting to order at 9:00 a.m. Sallie Mason was present to record the meeting.

The following directors were present: Jim Koeppen, Jim Williams, Ladelle Russell, Thelma Pitts, Frank Greer & John Durr. Judson Edel was excused.

The irrigation system has electricity, ^{at Sunset Point} Visions to check and verify all is working correctly.

The renewal contract for the D&O policy is due by January 17th. Meeting with J. Smith Lanier is today at 11:00 am.

Clear-cutting on the property purchased by Phil Zetler– Frank will discuss with the ARC on January 5th.

The Board voted to not press charges against the two boys that did the property damage, with the understanding they repair the damages made.

Call Austin Ashurst on the electrical repairs.

John Durr will contact his computer guy for the completion of the security gates.

The printer/fax needs upgrading or a new system – possibly color. The cost of the maintenance and lease is over \$6,000 a year. Sallie Mason will get prices from Office Max or Office Depot and also check how much time is left on the lease.

Boat Storage needs to be graded because there is a large ditch caused by drainage. It was suggested to ask the Golf Course about the grading of the boat storage.

Ladelle Russell is to chair the Election Committee.

Gene Chandler asked Frank Greer to nominate Loren Knepp for citizen of the year and present him with an award at the Annual Meeting. Frank made a motion to approve. Motion carried.

Thelma Pitts made a motion to order a hundred of the #3 chairs with the stand and 4 chairs for the boardroom. The motion was carried.

Frank Greer to discuss the Riverwood Properties proposal with the ARC. The replacement for Bill Maxey on the ARC is Wayne Roughton.

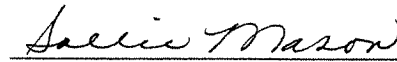
The Board voted to spend a \$100 for cookies and soft drinks for the Open House on February 4th.

The advertising has dropped off for the Newsletter. Suggestion was made to find someone willing to sell the ads & get a percentage of sales. Sallie Mason to call Nita Jones and see if she would be interested in selling ads for SWRA.

Suggestion was made to see if David Fuller would serve on the PAC Committee.

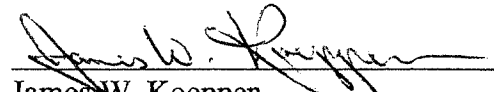
The meeting was adjourned at 10:20 am.

Submitted by:



Sallie Mason
Community Manager

Approved by:



James W. Koeppen
President