

Minutes
SWRA Board of Directors Meeting
January 5, 2016

Call to order

President Andy Milwid called the meeting to order at 9:05 a.m. Board members Penny Alexander, Mike Dollar, Jerry Grace, David Hargrove, Dave Heinzen and Patti Richardson were present. General Manager Kevin Eason was present to report.

Approval of Prior Minutes

The Board reviewed and approved the minutes of December 15, 2015 meeting as distributed.

General Manager's Report

Annual Dues Invoices - These were mailed at the end of December and payments are already coming in.

Boat Storage - The large light bulb at the boat storage facility had to be replaced. This is an APCO light so no cost to SWRA. Kevin has had a few complaints that it seems brighter but it is not. According to APCO the bulb may get slightly dimmer over time and the old bulb may have gotten a lot dimmer before it failed.

Christmas Decorations - These have been removed, some were discarded and others were put back in storage. The Christmas Committee has made recommendations on replacement items.

Deer Issue- SWRA removed and disposed of three deer from the roads this past week. They appear to have been killed by vehicles. No one has reported vehicle damage to the office.

Directional Signs - Lights on directional signs are still out at the four-way stop at Moonbrook Drive. There was an issue with electrical parts. The wires may be burned or corroded under ground due to lightning damage.

Gate 34 Communication System - Kevin asked board members to try the communication system when entering the back gate between the hours of 2pm and 9pm, Monday thru Friday. He plans to have more gate attendants trained soon. We are changing the call button color to red so that it will be easier to see.

Gate 49 Lightning Damage - The Hwy 49 entrance was hit by lightning during recent storms. The entrance lights were damaged but have been repaired.

Moonbrook Park Bathrooms - The exhaust fan in the other park bathroom has been replaced.

Pineview Pool - pool filter pump quit working and was replaced with an "intelligent" pump. This pump cost \$450 more than a regular pump would have cost but it should save a significant amount on the electricity bill. The manufacture claims it will pay for its self in 12-18 months of continued use through electricity savings.

Property Taxes - SWRA paid over \$10,000 in property taxes over \$6,000 was on lots that SWRA has acquired over the past few years through collections.

Truck Repair - The automatic truck had to have the distributor and other electrical work performed on it last week. It is now running properly.

Welcome Centre Sign -The replacement sign for the current tenant should be ready installed soon.

Deposits and closings since last meeting

Deposits \$14,075.26

Closings 4

Recent Rain/Water Damages - SWRA received minor erosion damage to roads and drainage areas during the heavy rains on Christmas Eve and day. We have moved several downed trees from across the roads but we do not have the equipment to completely remove the trees. The bridge at Beach Island Trace was damaged when water forced debris into the bridge. Kevin will have a contractor with a cherry picker and a truck to remove the trees and other debris. He will have someone add rip-rap to the washed out area around the Beach Island bridge.

On Christmas Eve last week, the water levels in Beaver Pond and Oakwood Lake exceeded the normal pool levels and ran over the spillways. There was no damage at Oakwood but the tennis courts are located directly across from the Beaver spillway. Water ran across the tennis courts causing more damage to the surface and the debris bent the lower section of the fence. We have worked to make the fence look better but a professional fence company will need to tighten the fence.

We are removing debris and silt that was washed into the roads as quickly as possible. Kevin will hire someone with a bobcat to clean up the silt in a couple of areas; otherwise it would take us days to remove the silt with hand shovels. Overall SWRA only had what Kevin call minor damage during the heavy rains.

Kevin spoke to our SWRA insurance representative about drainage and road problems. The agent responded that no damages would be covered because the damages were due to flooding. There was 7" of rain in 2 hours. Jerry suggested that Kevin ask our agent what if any flood coverage might be available as an additional rider. If flood insurance were

available for broad coverage such as roads and structures such as bridges or the surface of tennis courts it would be beneficial to investigate coverage and costs.

TREASURER'S REPORT

Mike reported on the SWRA Reserves for 2015. We had \$40,000 in the approved budget for 2015 for reserves. We added \$10,000 to our General fund in May from the Contingency fund to purchase the SWRA Welcome Centre. Mike is recommending that we add additional funds to the Tennis Court reserve in light of known needed repairs and to not add money to the Pineview Pool Reserve since that is at a reasonable level. Copy of recommendations is attached.

A motion to approve the Treasurer's recommendation for the 2015 Reserve funds carried unanimously.

Proposed 2016 Budget - Mike had emailed out detailed budget spreadsheets, cash flow statements and his detailed Notes for Budget Compilation prior to the meeting for Board members to review. David and other board members commended Mike on the time spent, diligence and detailed analysis and planning. It is quite impressive.

Mike's projections show \$425,000 to \$426,000 in cash by year-end with Reserves being most of that with \$50,000 in unrestricted cash ending balance.

Welcome Centre - The biggest change to the 2015 budget was the purchase of the Welcome Centre. Mike is projecting a \$21K operating loss for Welcome Centre for 2016. The operating loss could be reduced if our level of rental income isn't sufficient enough to cover the part-time personnel included in the budget to support check-in for timeshares and to support the condos. Discussion followed as to ways to alleviate that shortfall.

Cash Flow - Mike asked that we note that he put in \$10,000 early prepayment of principal on the mortgage. The unpaid balance is currently \$220,000 after refinancing our bank loan to include the Welcome Centre purchase.

Projected net income from condo management contracts is \$50,000 for the year.

A motion to accept the 2016 Budget as presented by the Treasurer was unanimously approved.

Moonbrook Park Reserves - There is a clay base on top of what was a stump dump from hurricane damage. The basin holds water and is slow to drain. In the past, drainage estimates to correct were extremely high. Also there are issues with what would happen if the base were eroded over time. Discussion followed. It was suggested that SWRA investigate what it would cost to have a company with echo equipment look into what might need to be done in the future to repair the drainage and /or prevent a sinkhole.

OPEN AGENDA

Nominating Committee Report - David and Jerry reported that the committee would be meeting Thursday in order to interview the proposed candidates with follow up interviews being held at a later date. The Committee will report back to the Board at the next meeting.

Tennis Court Resurfacing - The resurfacing is part of the 2016 budget. Penny showed photos of courts before and after resurfacing with a product distributed by Sport Court. It is a shock absorbing material, has a 15-year limited warranty, is used indoors as well as outdoors, can have multi-purpose options and may be a safer and better long-term solution than resurfacing. Kevin was familiar with this type product. After discussion, the Board agreed that it would be interested in getting a quote on this in order to evaluate and compare cost options.

Discussion followed as to the number of Members who use the courts compared to the costs of maintaining the courts. Some felt that the tennis courts are a good amenity that adds to the overall property values. There would be some costs involved if the courts were removed and the area landscaped.

Andy Milwid had to leave the meeting at 11:00 a.m. He turned the meeting over to Vice President Jerry Grace.

NEW AGENDA

Elections Committee Appointment - Discussion of requirements for members of the Election Committee and their responsibilities was held. According to the Bylaws, there are five Members appointed to the committee with the Board Secretary and Community Administrator, Susan Thames assisting them. Suggestions were made and Penny will call to ask them to serve. The following Members were appointed: Sally Gantt, Athera Jacobs, Nell Braswell, Bill Turner and Donna Vargo. Four other suggested Members were listed as backup alternates if needed.

SWRA Annual Meeting- The Association Bylaws were reviewed and a motion to hold the annual meeting March 5th at 10 a.m. at SWRA Centre was approved unanimously. The format and set up for the meeting will be the same as last year.

The Board approved a motion to adjourn at 11:10 a.m.


Penny Alexander, Secretary


Andy Milwid, President

Date approved: *January 19, 2016*

Minutes
SWRA Board of Directors Meeting
January 19, 2016

Call to order

President Andy Milwid called the meeting to order at 9:30 a.m. Board members Penny Alexander, Mike Dollar, Jerry Grace, David Hargrove, Dave Heinzen and Patti Richardson were present. General Manager Kevin Eason was present to report. The meeting was held in the conference room at Akridge & Balch in Auburn.

Approval of Prior Minutes

The Board reviewed and approved the minutes of January 5, 2016 meeting as distributed.

General Manager's Report

Aberdeen Drive Littering - There have been several "parties" at the end of Aberdeen Drive the last few weekends. We have set up game cameras in order to identify the individuals. SWRA personnel have had to clean up beer cans and other trash. It appears these "parties" are happening on Saturday nights.

Annual Dues & Gate Card Fees - Collections of annual fees are slightly better than this time last year. As of January 18th, SWRA has collected \$378,188; last year as of this same date we had collected \$267,607.

Continuing Education - Kevin has completed another class toward receiving his PCAM (Professional Community Association Manager) designation. This one focused on facilities management.

Deer Issues - It is that time of year when we have deer hit by vehicles on a regular basis. We had to dispose of three in the past week. Two were bucks. One was a nine-point buck.

Flood Damage Insurance - The SWRA insurance agent has responded concerning insurance coverage for damage to our roads caused by natural disaster. He could not find a policy to protect from rising water/floodwater or any policy that would provide protection for road damage. The issue seems there are too many variables. SWRA's liability insurance does cover if someone is injured due to the roads.

Gate 34 Communication System - Kevin is continuing to train the gate attendants on the proper way to handle the system. Kevin will change the stainless "call" button to a red one and put up signage to explain how to work the system for drivers at the gate.

Gate Issue at 49 - Sunday morning the Sheriff's department followed a crime suspect through Gate 49 and apprehended him about a hundred yards inside the gate. There were several patrol cars with their lights flashing causing a scene. The gate attendant opened the gates when he saw the vehicles approaching at excessive speeds so they would not hit the barrier arms. This had nothing to do with StillWaters. The person being chased just decided to turn into StillWaters for some reason. The deputies took the suspect away and a tow truck towed the vehicle later that morning.

Moonbrook Park - Two pole lights are out. SWRA has been converting these lights to LED instead of replacing the ballast. This time of year there are very few people at the park after sunset. Kevin is going to wait until a couple more lights need repair so he will only have one service call fee for several lights. Also the electrician has been charging less per light when he has more than just one light to convert to LED. Kevin stated that right now there is still plenty of light at the park even with two lights not working.

Neighborhood Watch Program - A property owner has approached Kevin about the Neighborhood Watch program. Kevin spoke to Sheriff Abbott about the program and he suggested that Kevin attend a meeting at Paces Point Fire Dept tonight. The Neighborhood Council looked into this a few years ago and held a meeting with the Sheriff's Deputy to learn about the program. After researching they decided that it was not something that the members would pursue. Kevin will attend and report back to the board.

Tallapoosa County Commission Meeting - Kevin attended the January 11th meeting. There was nothing brought up that would affect StillWaters.

Welcome Centre Sign - The replacement sign for the current tenant will be installed this week.

Deposits and closings since last meeting

Deposits \$378,188

Closings 4

TREASURER'S REPORT

No report at this meeting.

OPEN AGENDA

Nominating Committee Report - Chairman Tom Dyne sent an email to Andy and Penny as President and Secretary. After conducting interviews with five candidates, the Nominating Committee nominated Patti Richardson and Tom Nicholson. The Committee also passed along several other recommendations, which the Board reviewed, discussed and agreed to take under advisement. A motion to accept the Nominating Committee's report carried with one abstention from Patti Richardson.

Jerry reported that the Committee wanted someone from the Board to contact the five people that were interviewed and let them know the results. The Board agreed that Penny would call each person with the nominations, explain the process to be on the ballot by petition in case they are interested in that option and to encourage them to be involved on SWRA committees.

Election Committee Appointed - Penny reported that Sally Gantt, Athera Jacobs, Nell Braswell, Bill Turner and Donna Vargo have all agreed to serve on the 2016 Election Committee. The Committee is scheduled to meet Tuesday, March 1st to count the ballots. In the case of a needed alternative, Penny will contact one of the other names on the original list put together by the Board.

Landscape Contract - Miller Landscape is the current company under contract. They have done an excellent job and are good to work with. After discussion, a motion to allow Kevin to negotiate with Millers to renew a contract as long as any increase is under up \$500 a month was unanimously approved.

Tennis Court Resurfacing - Since our last meeting Andy visited a community that had courts of a similar material as discussed. Penny had brochure from one company with additional photos and information. Andy reported that the courts he saw had used a leveling product that not only levels but also protects the undersurface from water. The Board is interested in pursuing the option of having one court dual use as basketball and tennis with the other being only tennis. Kevin will get quotes from at least two companies with both usage options.

NEW AGENDA

Spring Cleaning Dumpster - Kevin asked the Board to consider having a “spring cleaning” dumpster set up at the SWRA office for a couple of weeks around the end of March and first of April. This would be a large roll off type where property owners could throw away large items like mattresses, old furniture, etc.... The actual cost would be determined by the weight. Based on his conversation with our Advanced Disposal Representative he estimated the cost to be around \$800 for a three-week time frame and one dump. He suggested that the money could come from the landscape budget.

The Board discussed past efforts to have a spring-cleaning week where we offered to schedule truck pick up at peoples’ homes for \$10 per truckload. There was not enough interested to do this. It was also pointed out that the timing of a resident needing old furniture or items removed would most likely not coincide with the time frame of the dumpster on site. Residents would have to find a way to transport items to the dumpster. Board members felt that the ongoing solution of having an onsite truck pickup that SWRA currently offers at \$50 per load, which can be scheduled anytime and includes pickup and disposal, is still the best option. Also if we used landscape funds it would mean that property owners who do not have a residence here would be paying for the service but not receiving any benefit from it. It was agreed SWRA needs to increase awareness of the current program.

Fourth of July Celebration - Last year's Family Fun Festival was a huge success. The community event would be held at Moonbrook Park again. Kevin suggested that we start the event earlier in the morning and end it at 3pm Saturday, July 2nd. It was kid oriented and many families showed up early. It was too hot for most to stay around for the late afternoon music.

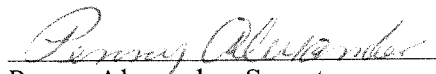
October Bar-b-que Cook Off Event - Kevin suggested this event to the board and stated that he would like to start working on sponsors for both events. Mark Ward resident and president of SVS Board has approached Kevin with interest in having a 5K and 10K run in StillWaters to raise money for the SW Fire Department and/or the Girl's ranch or other charitable organization in conjunction with the October event. Kevin plans on finding a sponsor or sponsors for both events that will contribute at least \$2,500 for each event. It has been six months since we had the July 4th fun festival and we still have people saying we need to do it again or ask if we are going to continue it. The cook-off could be held at the golf course parking lot, as there is more room than at Moonbrook Park. Andy stated that if we had Camp Ascca as one of the beneficiaries, he knew they would provide several teams for the cook off. It would be good to have both the SWVF&R and an outside organization as beneficiary's in order to pickup larger corporate sponsors outside of StillWaters.

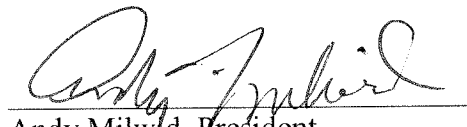
Kevin knows a professional barbeque judge, Matt Judge who could serve as head of the judging committee. It would be a two-day event so they could set up. The plan is for the fixed expenses to be covered by the registration fee.

The Board agreed that Kevin should pursue plans for these two events as these would be fun and positive ways to work towards our goal of great community building. We will shoot for Saturday, October 15th.

SWRA Annual Meeting- The Association Bylaws were reviewed and a motion to hold the annual meeting March 5th at 10 a.m. at SWRA Centre was approved unanimously. The format and set up for the meeting will be the same as last year.

The Board approved a motion to adjourn at 11:00 a.m.


Penny Alexander, Secretary


Andy Milward, President

Date approved: Feb. 2, 2016

Minutes
SWRA Board of Directors Meeting
February 2, 2016

Call to order

President Andy Milwid called the meeting to order at 9:05 a.m. Board members Penny Alexander, Mike Dollar, Jerry Grace, David Hargrove, Dave Heinzen and Patti Richardson were present. General Manager Kevin Eason was present to report.

Approval of Prior Minutes

The Board reviewed and approved the minutes of January 19, 2016 meeting as distributed.

GUEST: Tony DiChiara from Regions Bank attended the meeting to discuss the option of SWRA accepting credit card payments. The Board's concerns include costs to SWRA, the program management time involved, security risks and liability of SWRA, which were discussed. Kevin stated that it is more complicated than first thought. A refund policy and a privacy policy are required by Discover, MasterCard and Visa to be instigated and there are costs involved in writing these policies. We would be required to address how collected information would be used and protected. PCI Compliance is a concern as it requires an annual certification. Accepting cards at the physical location versus online acceptance are two different programs. The Board discussed the need for such a program. It would be a convenience for residents who come by the office to purchase a gate card or pool/tennis key. Currently our SWRA website is not secure for e-commerce. Homeowners' associations are allowed to add a reasonable convenience fee to each transaction. It can be a fixed dollar amount or a percent of transaction fee up to a certain amount. VS, MC have guidelines for convenience fees. Tony stated that he thought that typically it could not be over 3.5% on anything. That may mean that SWRA would not recoup the costs involved.

The Board thanked Tony DiChiara for attending the meeting to address our questions and concerns.

General Manager's Report

Hwy 49 Fountain - There was a water leak at the waterfall. It did not freeze but a valve broke under pressure or due to age. It has been repaired. The water bill may be a little higher this month. The water ran for about an hour before the break was discovered.

Gate Video - The Sheriff's Department is using video from the SWRA gate cameras in a case they are working. They have indicated that the video is very helpful because with our new camera system you can easily identify people as they enter the gate.

Fallen Trees - The extremely windy weather the end of last week caused a couple of trees to fall across StillWaters roads. SWRA staff was able to clear the roads but the one of the trees was very large and was just pushed over to the side of the road. It will be removed in a few weeks when the tree removal company picks up several downed trees.

Landscape - The landscape contractor is working on trimming and cleaning up the landscape getting it ready for spring growth. Kevin has also met with the tree surgeon contractor and they will start trimming the trees at the entrance gate next week weather permitting.

Pine straw - SWRA has been able to increase the number of bales of pine straw we purchase per year to over 2,000 by working with the condominium complexes. This has reduced our cost to \$5 per bale of long leaf straw. We also purchase the pine straw from the same company that installs Russell lands and that helps with the discount. The pine straw company has SWRA on their schedule for the second week in February.

Stray Dogs - Recently several stray dogs were reported in different areas of StillWaters. The dogs did not have collars and no owners could be located. They were in good health. It appeared they had been dropped off in StillWaters. After several complaints the dogs were removed.

SWRA Truck - We had to replace the brakes on one of the StillWaters trucks. We had purchased lifetime pads last time so we only had to pay a small labor charge.

QuickBooks Enterprise 2016 Software - The new software was installed and it is working much better than the previous version.

Deposits and closings since last meeting

Deposits \$215,678

Closings 3

TREASURER'S REPORT

Mike reported that this is the first month with our new 2016 budget, however some of the invoices have not yet been adjusted. The first month always has such large revenue numbers due to the options for payment included on the billing invoice. February will show adjustments on card fees and voluntary fees and assessments as residents decide on how many cards they want to keep and respond to the voluntary contributions.

Revenue

- Final adjustments for Voluntary Assessments and Card Fees for '74 and '71 Covenants yet to come. Those will be recorded in February. Until that happens annual fee billings are very hard to compare to budget.
- Other revenue items true to budget.

Expenses

- Most items look good versus budget.
- Utilities, for some reason, have not yet been paid in January.

- Some misclassifications, which is normal for the first month. Mike will work with Susan to get straight in February.

Cash

- Total cash is slightly less than it was at this time last year.

Mike will be looking closely at results during the 1st Quarter to see if the budget needs any adjustments.

OPEN AGENDA

Annual Meeting Notice - Kevin distributed a copy of last year's ballot for the board to make suggestions for any changes to the 2016 ballot.

Landscape Contract - This will be held over until our next meeting.

Tennis Court Resurfacing - Nothing to report at this time.

SWRA Annual Meeting- Will be held March 5th at 10 a.m. at SWRA Centre.

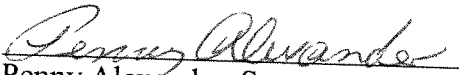
Candidates for SWRA Board - All those interviewed by the Nominating Committee have been contacted by phone. As requested by the Nominating Committee, Secretary Alexander called each candidate. She thanked them for their willingness to serve on the SWRA Board, expressed the Nominating Committee and current Board members excitement in their interest in the StillWaters community and encouraged them to become involved on SWRA committees in the coming year. All were gracious in their response. Two have already met with Kevin about serving on committees in 2016 and the third person is already active on SWRA committees.

NEW AGENDA

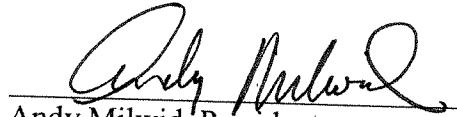
Welcome Centre - Alfa Real Estate had an event with 44 agents to tour StillWaters, Kevin spoke to them at their luncheon meeting at Copper's Grill. It was a good event to show off the StillWaters community. Kevin reported that he would have the sign changed out to conform to the SWRA building signage soon.

Donation to SWRA - It was noted that there were four framed U.S. Department of the Interior Geological Survey maps of the Lake Martin in the board room donated by Katie Knepp to SWRA that are a very nice addition. They will be displayed in the Boardroom at the SWRA Centre.

The Board approved a motion to adjourn at 10:25 a.m.


Penny Alexander, Secretary

Date approved: Feb. 16, 2016


Andy Milwid, President

Minutes
SWRA Board of Directors Meeting
February 16, 2016

Call to order

President Andy Milwid called the meeting to order at 9:30 a.m. Board members Penny Alexander, Mike Dollar, Jerry Grace, David Hargrove and Patti Richardson were present. Dave Heinzen was excused. General Manager Kevin Eason was present to report.

Approval of Prior Minutes

The Board reviewed and approved the minutes of February 2, 2016 meeting as distributed.

General Manager's Report

Construction Issue - A swimming pool is being installed at a house on Myrtle Court. Because of the limited access to the house the construction company had to dump the materials partially on the road and right-of-way. The property owner has assured Kevin he will make sure the construction company cleans up the area. Kevin also talked to the construction company owner and he also indicated the same.

Gate Arm - It was reported to Kevin that someone hit the barrier arm at gate 34 but after reviewing the video log the breakaway bolts came loose when the arm "bounced" while it was closing. This sometimes happens when the arm starts to close and another car runs over the sensor before the arm reaches the fully closed position.

Landscape Update

- The annual pine straw installation has been completed. Several property owners also purchased pine straw through SWRA. This helped SWRA by increasing the bale number count to 3,000 bales. SWRA paid \$5 per bale installed. SWRA purchased approximately 1,300 bales and others purchased collectively approximately 1,700 bales. Had SWRA only purchased 1,300 bales the cost per bale installed would have been \$5.48 per bale. SWRA will realize a savings of \$642.
- Kevin is working with the condo associations to try to reduce our pine bark cost per yard. Last year we only purchased eight yards of pine bark. This year we will need more because last year we only put a light covering over the existing pine bark, the cost is already figured into the landscape budget. Several of the condos also want pine bark so he thinks we can get our cost per yard reduced by increased quantity.
- Floyds Tree Service completed the trimming and removal of several dangerous trees. The ARC approved the removal of the trees at their January 6th meeting. They also limbed up several SWRA roadside trees.

Open House Policy - This past weekend a realty company held an open house and used the approved SWRA open house signs as described in the Realtor Signage rules. Kevin received several calls from property owners and other realtors complaining about the signs and that they thought SWRA did not allow open houses. He explained SWRA does allow open houses provided realtors follow our published guidelines. The same realtor plans on having another one this weekend.

Personnel Update - A new part-time employee started Monday February 15th. She has over five years experience working as a bookkeeper in an accounting firm and recently moved to StillWaters. She is experienced with QuickBooks.

SWRA Board Election - Ballots have been mailed listing the nominated candidates. There are no board candidates running by petition. SWRA documents require SWRA to mail election ballots even though we only have two people running for two positions. The deadline for owners to return ballots is February 26th or post marked by said date.

Tallapoosa County Commission Feb. 8th Meeting - Kevin attended and there was nothing affecting StillWaters. After the meeting, Commissioner Carlton told Kevin that he had received phone calls over the past year from StillWaters residents asking about a place to take trash. The county has approved a couple of dumpsters per district to be set up in April for one month. Mr. Carlton asked Kevin to put information about the dumpster location in our newsletter. He plans on having one set up somewhere on County Rd 34 close to StillWaters.

Deposits and closings since last meeting

Deposits \$217,945.38

Closings 1

TREASURER'S REPORT

Mike reported that our transfer fees have not meet budget for February and, unless we have a big uptick in sales activity in March, our revenue will be short in the first quarter.

OPEN AGENDA

SWRA Fall Barbeque Cook Off Update - Kevin's original plan was to hold this event for just StillWaters owners but that he got carried away and too ambitious for our first time out of the gate. Rather than do a large fundraiser and event he reported that he thought it would be better to scale it back for the initial event. He still plans to have the fun run as part of the day and could have individual and restaurant competition categories for the barbeque./chili cook off.

Landscape Contract - Kevin should have the contract by our next meeting.

Tennis Court Resurfacing - Kevin has talked to two tennis/multi-sport surface repair companies. They are working on several different options to resurface the tennis courts or change them to a multi-sport court. Both companies had some good long term cost saving suggestions. There is a Sport Court distributor in Norcross, GA who will bid on options.

Lynn Lowery, who did our courts last time, is a certified installer of Sport Court. He suggested that we might want to also consider a different type of resurface. It is less expensive but has a 10-year warranty rather than 15/20-year warranty. There are multiple kinds of uses.

Both representatives agreed that the SWRA courts need some drainage work. The lighting is okay for a while longer. Last time we repaired lighting was 5 years ago this May when we replaced bulbs and ballasts. The fixtures are shot. With new LED lighting it should be less costly when we need to look at whether or not to replace lighting.

SWRA Annual Meeting- The meeting will be held March 5th at 10 a.m. at SWRA Centre. Kevin is working on the presentations. It will include budget explanations, accomplishments for 2015, which are mainly drainage and roadwork and the purchase of the Welcome Centre. He will announce the July 4th and October barbeque SWRA events as well as the Yellow Dot Program and the new ability for the gates to communicate with each other.

Welcome Centre Sign - Kevin stated he was waiting on the welcome office to be staffed before changing out the Alfa sign.

NEW AGENDA

Neighborhood Watch -HOBO's (Lake Martin Homeowners Boat Owners) is sponsoring the program. Kevin attended the organizational meeting for the Smith Mountain Estates Neighborhood Watch program. It is a beneficial program for several areas around the lake but Kevin is not sure it will be beneficial for StillWaters. Our Neighborhood Council had looked into this a few years ago and decided not to participate.

At 10:10 a.m. the Board approved a motion to move into Executive Session in order to meet with a property owner and his attorney.

The Board reconvened into Regular Session at 11:20 a.m.

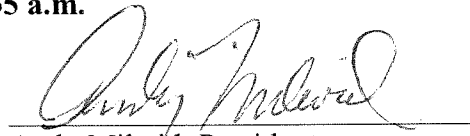
Roads Committee Report - David Hargrove reported on the recent meeting. Consultant Hagan Wagoner of ProgreCiv Group attended and all members presented their areas of responsibilities and needed repairs. The roads are in pretty good shape this year. Patti was elected to serve as Chairman of the Committee. They will wait on Hagan's recommendations. A main focus will be fluorescent stripping of the main roads for better visibility at night. Right-of-way work is going on now by Floyd's and Miller's Landscape. The blowing of pine straw and leaves off the edges of the roads by Miller's has helped to preserve and extend the life of roadbeds.

Yellow Dot Program -The Tallapoosa County Sheriff's Department currently administers this statewide program. SWRA could become a Yellow Dot registration location. A sticker on the car windshield so a first responder can identify the occupants as participants which allows the first responders to know that they have contact information and medical information in the glove box in case of an accident. Kevin suggested that this could be something good to have available at the Welcome Centre for property owners. The Board agreed that SWRA should participate in this program and gave Kevin approval to move forward with the program.

SWVF&R Annual Meeting - This will be held at the SWRA Centre at 10:00 a.m. February 27, 2016. SWRA Board members agreed they would plan to attend.

The Board approved a motion to adjourn at 11:55 a.m.


Penny Alexander, Secretary


Andy Milwid, President

Date approved: *March 1, 2016*

Minutes
SWRA Board of Directors Meeting
March 1, 2016

Call to order

President Andy Milwid called the meeting to order at 9:00 a.m. Board members Penny Alexander, Mike Dollar, Jerry Grace, David Hargrove and Patti Richardson were present. Dave Heinzen was excused. General Manager Kevin Eason was present to report.

Guest: Tom Nicholson, Board Candidate was present.

Approval of Prior Minutes

The Board reviewed and approved the minutes of February 16, 2016 meeting as distributed.

General Manager's Report

SWRA Annual Dues Collections - SWRA is now adding late fees to all outstanding SWRA annual fees. As per our practice all property owners are allowed a one-time late fee waiver.

Continuing Education - Kevin attended a property management seminar presented by Fred Gray, Gray Systems Inc. this past weekend. It dealt with facilities and common area maintenance and management. Kevin reported that there was a very good section on improving existing and adding amenities to in-common communities.

Nuisance Dog Complaint - Kevin has been working on a nuisance dog complaint with several residents in the Cardinal Heights area. Kevin thought after his letter and discussion with the owner that the problem had been corrected but this week one of the residents came into his office very upset. He felt that Kevin had not done enough to take care of the problem. The upset property owner had stated that he would be at the Board meeting today so Kevin put him on the agenda. However, he did not attend the SWRA meeting. Kevin will contact Russell Balch to send a letter from his office as per SWRA policy to the dog owner.

Gate Communication System - Starting March 1st SWRA will be implementing the procedures to have gate 49 attendants open gate 34. The instructions will be published in the March newsletter and a sign with the same instructions will be placed at the gate 34 entrance. The construction gate code should be phased out within the next couple of weeks.

Deposits and closings since last meeting

Deposits \$44,192.25

Closings 2

TREASURER'S REPORT

Mike had emailed his Power Point presentation for the Treasurer's portion of the SWRA Annual Meeting to the Board for review prior to the meeting. He will also report on the purchase of the SWRA Welcome Centre in some detail since it was a significant unbudgeted expenditure. The Board reviewed the slides for the presentation.

OPEN AGENDA

SWRA Board Election - The Election Committee will meet at 1:00 p.m. today to count ballots. Nell Braswell, Sally Gantt, Athera Jacobs, Bill Turner and Donna Vargo were appointed to serve on the committee.

Yellow Dot Program - SWRA has been approved by the state to be a recognized site/location for this program, it will be administer from the SWRA Welcome Centre. It is a nationwide program and the Tallapoosa County Sheriff's Department currently participates. It has had highly positive results. There is a yellow dot sticker on the car windshield so a first responder can identify the occupants as participants, which allows the first responders to know that they have contact information and medical information in the glove box in case of an accident. This will be announced at the annual meeting and the April newsletter. As soon as the supplies arrive, it will be implemented. There will be no cost to participants.

SWRA Annual Meeting - This will be held at the SWRA Centre at 10:00 a.m. March 5, 2016.

SWVF&R - The Still Waters Fire Department Annual Meeting was held Saturday, February 27th starting at 10am in the SWRA Centre community room. Kevin was at the meeting to offer any assistance needed. Several of the SWRA Board members also attended and reported that it was an informative meeting.

Tennis Courts - Kevin is gathering bids on multiple options for the resurfacing. Multi use courts were discussed.

Welcome Centre Sign - The new sign has been installed and matches other SWRA signage.

Drainage Repair at Poplar Point - Via email on February 18th, the Board approved Kevin's request to repair the SWRA storm drain that goes under Lakeview Ridge and empties into Lake Martin at the end of Poplar Point the Board to approve the repair not to exceed \$1,200. This cost would come out of the roads paving and drainage budget.

A couple of months ago when we had the 11 inches of rain in a two day period, the excessive water flowing through and around the drain washed out a large area under the seawall where the drain empties into the lake.

Hagan Wagoner of ProgreCiv Group LLC was very concerned and stated this needed to be repaired before the lake water level was raised or we had another big storm. Wave action, the raised water level or another big rain could cause more damage and lead to the seawall where the drain empties into the lake collapsing. The seawall has already started to crack and separate because the ground underneath was washed out.

Hagan suggested pushing the dirt that washed out back under the drain and seawall and then using rip rap to shore up the area and help prevent it from happening again. He also suggested but concrete around the drain to help keep it from washing again. It will take a bobcat or mini excavator to handle this job.

Kevin estimates he can get the job done for around \$1,200. This is based on one tri-axle load of riprap that usually cost around \$450-\$500, bobcat time, and labor. Because of the location the drain, the truck cannot dump the riprap at the location so it will have to be dumped and then moved to the location. The drain is right between the last Poplar Point unit and a house.

NEW AGENDA

Insurance Bids & Renewal - Mike and Kevin have reviewed the Casualty, Liability, Fidelity and Umbrella insurance policies (not D&O). Our current carrier is Harleysville Insurance who quoted coverage with Colonial Insurance Agency of \$14,086. Two others have submitted bids. State Farm insures a lot of associations and their bid was \$16,550. J. Smith Lanier Agency's bid was \$22,000 and Dark Insurance has responded that they are not interested in bidding on it. Bids were subject to the exception that the new coverage would not subject them to the current lawsuit with the Zettlers on the Timber Clear Cutting. D&O coverage remains with Cincinnati.

Architectural Review Committee (ARC) Appointment - As previously discussed, a position on the ARC will be vacant due to Tom Nicholson being elected to the SWRA Board. It is a five-member committee. Kevin has spoken with Gene Akers and he is willing to serve. **A motion to appoint Gene Akers carried unanimously.**

Reverse Mortgage Seminar - Kevin proposed a seminar by Home Place Mortgage for property owners interested in getting more information about reverse mortgages. We will have a speaker to provide knowledge and information. SWRA is not endorsing the concept or this particular company. Many people are taken advantage of by unscrupulous providers of reverse mortgages so a legitimate company may be a good option. The company would not pay for use of building, but would supply lunch. The proposed date is Friday March 18th and there will be a free lunch and seminar, restricted to 64 people. This would be similar to the seminar we had in 2014 with Charlie Bradshaw for information about Medicare insurance supplements, which was very well received by those who attended.

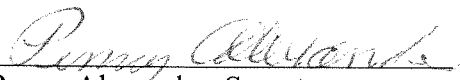
A motion to approve carried stating that the seminar would be held at the SWRA Centre for residents as long as there is a disclaimer that SWRA is not sponsoring or promoting the program.

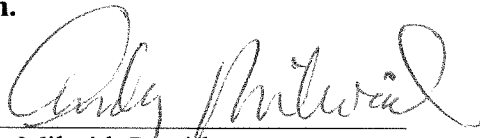
Tallapoosa County Spring Cleaning Dumpster - The Tallapoosa County Commission plans on setting up dumpsters around the county for a few weeks in April. George Carlton, our county commissioner has offered to place one of the four dumpsters in his district inside StillWaters. There will be no cost to the association for the dumpster but we may have some man-hour costs keeping the area around a dumpster clean. The location of the dumpster was

discussed but not finalized. The purpose is lake area cleanup in order to control illegal dumping. The maximum term will be 3 weeks or one fill.

Sunset II Condo Association Proposal - The SSPII Building 300 Condominium Association Board has approached Kevin concerning a property management contract, mainly outside maintenance for building three (7 units). They only have one building. SWRA is already blowing off the entire parking lot due to management of the rest of SSPII so there would be little, if any, additional labor cost.

The Board approved a motion to adjourn at 10:35 a.m.


Penny Alexander, Secretary


Andy Milwid, President

Date approved: *March 15, 2016*

Minutes
SWRA Annual Meeting
March 5, 2016

Call to order - President Andy Milwid called the Annual Meeting of the StillWaters Residential Association to order at 10:03 a.m. at the SWRA Centre. Board members Penny Alexander, Mike Dollar, Jerry Grace, David Heinzen and Patti Richardson were present. General Manager Kevin Eason and Community Administrator Susan Thames were present.

Approximately 95 people, including staff and board members, were present at the meeting. A sign-in sheet for attendees, a committee sign-up sheet and email sign-up sheet were at the entranceway table. In addition, handouts for the 2016 budget, March newsletters and residential phone books were available.

President Andy Milwid welcomed all members to the meeting and explained that the meeting would be open for questions and comments at the end of the meeting. Andy stated that Board member Dave Heinzen has been a strong asset to this board and to our community. He brought much experience to the board and served as Vice President and President over the years. Dave was active in ideas and debate as a member. He served on the SWRA Board for two terms or six years. He has given of his time, wisdom and experience to strive to protect the StillWaters community and property values. Andy thanked Dave for his service.

Andy stated that the SWRA Board meetings are open to members. We ask that you let Kevin know if you will attend and the purpose of attendance. Let Kevin know if you just want to come to sit through the meeting or if there is a specific issue that you would like to address the Board on so that we can research any issue that you might have in order to be able to properly address.

Andy reported that the Board makes many decisions throughout the year and often there are members who may disagree or have a different point of view on the topic. Once such topic that was brought to the Board to reduce SWRA expenses and bring in cash was the sale of property located under the power lines that was deeded to SWRA at the 2003 Auction. SWRA has paid property taxes on the land and spent money on maintenance over the years with some of the property already being used by individual property owners with a driveway easement, septic lines, parking and other uses. There was much discussion among board members at numerous meetings as to what to do with the property. The topic was given to a subcommittee for research. Advice was sought from our legal counsel, Attorney Russell Balch. The decision was that deeded ownership to adjacent property owners would be in the best interest of SWRA and the property owners, many of whom were already using the land. Over half of the contracts have closed at this time.

Andy stated that water erosion is a risk to road integrity. We have to pay attention to drainage, as water can be very damaging. SWRA will continue to place emphasis on drainage repair in the coming year.

Another program that was recently started involves bringing informational speakers in to address specific topics for the members, such as the session on supplemental Medicare plans presented in

late 2014. We would like to see us all benefit from things that we cannot cost effectively access on our own.

Andy stated that he has enjoyed his time with the Board and looks forward to the upcoming year, as there is still much to accomplish. He then turned the meeting over to Kevin Eason, General Manager.

Kevin thanked all for attending. This is his 6th annual meeting as General Manager. The agenda was on the screen for all to see.

AGENDA

- Welcome-Andy Milwid, SWRA President
- Recognition of local officials
- Recap of 2015-Kevin Eason
- Plans for 2016-Kevin Eason
- 2016 Budget-Mike Dollar, SWRA Treasurer
- Election Results-Kevin Eason
- StillWaters Golf Club -Keith Hiatt
- Still Waters Fire Dept/Terry Gantt / Mike Bruce
- Questions and Answers

GENERAL MANAGER PRESENTATIONS

Kevin reviewed a Power Point presentation of slides with comments as follows:

Capital Improvements Completed in 2015

- **Paving, patching, and drainage** -We have 26 miles of paved surface; it is a large part of our budget each year and is so important to maintain. Sinkholes are a common issue; there are new finds each year as the engineer surveys the list of suggested repairs from the Road Committee. Other more urgent issues/problems are found which means we have to reorganize and change the list of repairs. So even though a road may have been on the original list for the year, it may have to get pushed to the next year due to financial restraints.
- **Camera system and gate upgrades** - The Board has been working towards the goal of real time communication between Gate 34 and Gates 49 for over 10 years but we have been unable to because of poor cable connection. Finally, now front gate attendants (highway 49) see everyone at Gate 34 in real time now. All are coordinated with gate system and records gate cards and time of entry. We can now open the back gate from the front gate. Newsletter includes instructions on how to work the system. Kevin reviewed how this works now. This communication improves our coverage of two gates with one person. There are no longer codes at Gate 34 for construction crews. Gate 34 closes at entrance side at 11:30 p.m., except to emergency personnel.
- **Purchase and renovation of Welcome Centre** - Gate 49 entrance building, has been upgraded. We obtained about 3 acres of land with the purchase. It should reduce back up

traffic at gate 49 caused by people looking for directions and information, as the attendant can now direct people to the Welcome Centre on busy weekends.

Welcome Centre - There will be a lot happening here.

- Office rental space is available with receptionist, which will help SWRA cover the cost.
- Conference Meeting Room available for rental that is good for small group meetings for a small fee. This will enable smaller groups to rent meeting space for a smaller fee than having to use the SWRA Centre.
- Condo rental and Time Share check-in will be handle during business hours.
- Information/directions for newcomers or visitors will be available.
- Package pick up (UPS, FedEx, etc.) for out of town property owners will be offered.
- Yellow Dot program - Provides first responders valuable health information about occupants of a vehicle when they are unable to respond. SWRA is a certified location, coordinating with the Sheriff's department on this nationwide program. There is no cost to SWRA or to participants.

Planned Capital Improvements for 2016

- **Improve, repair, and restripe roads** - Large part of our budget. We will restripe major road with reflective paint striping. The Roads committee has met and Engineer Hagan Wagoner has our scope of work. Hagan will be putting out bids in the next few weeks. Roads project will be worked in May - July timeframe. We receive a discount by coordinating with the state work on larger contracts. Also the temperature is better for laying pavement.
- **Drainage work** - This will be a large part of the Roads budget in 2016 in order to protect the integrity of the roads.
- **Resurface tennis courts** - This is part of our regular maintenance and is covered by funds set aside in our reserve program. Options are being researched and bids obtained.

Community Events - Save The Date!

- **Second Annual Family Festival will be Saturday, July 2nd** at Moonbrook Park, with increased activities for children. Neighborhood Council is still handling the food for the event. We are looking for corporate sponsors for this.
- **Bar-B-Que and Chili Cook Off and Run, Saturday, October 8th**. This will be geared more towards adults though there will be some activities for children. It is an away game weekend for college football teams. There will be three categories of competition; pulled pork, ribs, and chili contest with a professional judge.
- **Mark Ward, Board President at Stoneview Summit** will be organizing the run. Proceeds will go to local charities. It promises to be fun for the whole family and there is a SPONSORSHIP OPPORTUNITY available for this. Please contact Kevin if you or your company wants to sponsor!

THE COVENANTS

Number of Properties

1987 Covenants (SWRA)	1437	+16*
1974 Amendments	323	-12
1971 Covenants	47	
Waters Edge	8	

Total Property Owners 1815

*Numbers do not match up because there were some new properties due to subdivision additions.

Nuisance Animals

What can we do about nuisance animals? This is a constant issue for the community.

- **Deer** - A few years ago SWRA had a program that reduced the deer population, then due to insurance changes the program was discontinued after the second year. Please try not to feed them, they are pretty however, we do not need to increase the herd. There are usually about 10-12 car accidents per year.
- **Dogs** - Some people, who cannot keep or no longer want a pet, drop off dogs here hoping someone will take them in. There is no shelter or animal control in Tallapoosa County. Kevin reviewed the process for instance where a nuisance dog is the pet of a property owner who does not keep their pet on their property. SWRA must have a written complaint in order for the SWRA staff to contact the owner. If there are three complaints, a letter is sent to the property owner. SWRA can remove the animal if caught on common property. Final option is to take the owner to court due to a violation of the covenants.
- **Coyote** - The coyote population is lower thus the deer and feral cat population increases. You may see more fox this time of year and they look a lot like a coyote so people often confuse them at a quick glance.
- **Beaver** - We have paid to have them trapped in the past, however we had a few local owners popping the traps because they did not want us to harm the beavers. Several were removed from SWRA.

LEGAL ISSUES

Tree Cutting/Covenants Case - This is still going on. It started as the landowner wanting to clear cut trees and SWRA obtaining an injunction to stop the tree cutting. It is a Covenant Violations case, and evolved into a challenge of the Tradition amendment to the 1987 covenants was not approved by the Members. Documents showing that the Developer had subjected all land within the boundaries of StillWaters to the 1987 Covenants have been located.

Covenant Violations are varied. If SWRA cannot handle the problems through communication and a reasonable process and time frame or if the person in violation will not cooperate, SWRA does occasionally take them to court. We have no choice as the Board has the responsibility to enforce the Association documents.

Collections of Annual Assessment Fees - If you look at our past due accounts there are only eleven at this point in time. We have two that are very significant numbers, one is a couple 100 thousand dollars, and one who owes \$80,000. These two large accounts have active pending complicated court cases at this time. The other nine accounts are all small amounts.

TREASURER'S REPORT- Mike Dollar

Mike stated that Kevin had already talked about the SWRA Centre building earlier in this meeting. SWRA bought the property and building for \$110,000. It was an eye sore; we had tried to assist in improving the appearance in the past but were not allowed to by the owner. The entrance to StillWaters at Gate 49 has been much improved and cleaned up. The purchase gives SWRA control of the entrance due to the land that was acquired.

Financial Highlights

- PURCHASED PROPERTY AND BUILDING AT MAIN ENTRANCE FOR \$110,000
- RENAMED SWRA WELCOME CENTRE
- REFINANCED EXISTING REGIONS DEBT TO COVER PORTION OF PURCHASE by rolling it into the mortgage on the SWRA Centre.
- NEW 10-YEAR NOTE FOR \$227,935
- LOWERED PREVIOUS RATE of 5.35% TO 4.85%

SWRA - ACTUAL VS BUDGET 2015

	ACTUAL	BUDGET
REVENUE	\$1,123,258	\$1,084,886
EXPENSES:		
ROADS	214,479	230,392
GATES	186,374	178,905
LANDSCAPE	174,740	181,680
WELCOME CENTRE	38,702	-
ALL OTHER	<u>489,477</u>	<u>481,961</u>
NET INCOME	\$ 19,486	\$ 11,948

With increased revenue we had increase in expenses. Largest was the purchase and work done to improve the Welcome Centre. The Board usually targets to be in \$40- \$50K range for unrestricted cash at the end of the year.

SWRA OPERATING BUDGET 2016	Revenue
Property Owner Fees/Assessments	\$801,622
Gate Fees and Devices	69,860
Boat Storage	15,750
Transfer Fees	47,700
Building/Realtor Permits	11,300
Facilities Rental	24,180
Condo Management Fees	141,900
Other (advertising, interest, late fees)	<u>30,592</u>
Total	\$1,142,904

Mike stated that we look at history, look at expenses very closely, look at recent trends, our annual contracts and take all into consideration. Annual contracts include landscape, pool maintenance, computer maintenance, accounting, gate attendants and payroll processing. Then we have some non-recurring expenses such as the tennis court resurfacing. What is shown as revenue here represents the amounts billed. We usually collect 93-94 % of our billed revenue. There are a couple of large accounts that are several years past due, they own multiple properties as Kevin mentioned earlier. Kevin has built up condo association maintenance fees, which gives SWRA a little more money to spend on the overall community while providing continuity throughout the community.

SWRA OPERATING BUDGET 2016	Expenses
Administration	\$264,194
Gates	194,426
Roads/Drainage	165,460
Landscape/Grounds	195,192
Common Areas	44,774
SWRA Centre	31,383
Welcome Centre	40,226
Condo Management	92,155
Legal Expenses	24,000
Reserves	<u>40,000</u>
Total	\$1,091,810

Last year we were able to put aside \$36,000 into funds reserved for future needs. We did not put any additional dollars in the pool reserve this year but did put more into tennis courts so we were adequately covered at year end 2015.

SWRA OPERATING BUDGET 2016 Unrestricted Cash

Total Revenue	\$1,142,904
Expenses (excl. Reserves)	(1,051,810)
Transfers to Reserves	(40,000)
Non-payment of Fees	(66,650) won't collect about 6% each year
Capital Expenditures	(19,200)
Depreciation	63,200
Mortgage Principal Payments	(28,593)
Change in Unrestricted Cash	\$ 149

Our goal every year is to budget our operating expenses within the limits of our anticipated revenue and to leave enough cash to provide adequate reserves to cover future capital requirements. SWRA bills and collects most of our revenue in January and February due to structure of dues collections. Mortgage principal payments will total \$28,593 this year unless we pay down additional principal if we have discretionary cash. We prepare our budget to maintain little change in our unrestricted cash balance with a goal of ending the year in the \$40,000 to \$50,000 range.

RESERVES - We try to programmatically set aside after we evaluate what will be needed in the future to replace/repair infrastructure and assets. We set this aside because we know we will have to spend money at some time in the future on these facilities.

Reserve	Budget	12/31/16
SWRA Centre	\$15,000	\$ 95,000
Fountain	5,000	40,000
Pineview Pool	10,000	70,000
Vehicle/Major Eqpt	-	8,500
Gate Equipment	3,000	24,031
Tennis Courts	2,000	2,000
Moonbrook Park	5,000	25,967
Contingency	-	90,000
Total	\$40,000	\$355,498

The SWRA Board has allocated and used the contingency account in case we don't have funds in one of the above accounts to handle items that come up during the year.

Mike turned the meeting back over to Kevin at 10:50 a.m.

Kevin reviewed and introduced Staff

- General Manager: Kevin Eason
- Community Administrator: Susan Thames. Kevin commented that she keeps the place running, does our accounting and has a great knowledge concerning property owners.
- SWRA Office: Brandy Price, Evelyn Mann and Monica Peterson
- Cleaning: Evelyn Mann
- Maintenance: Alan Price, Crayton Vickers, Ed Williams, Drew Heedrick They work diligently everyday in SW and do a great job maintaining our community.
- Gate Attendants: Brandy Price, Crayton Vickers, Clyde Ware, Jonathan Nash, Hugh Mason and Twin City Security.

Kevin announced the following:

Join A Committee - Let Kevin know if you are interested in volunteering to serve on a committee. Landscape, Finance/Budget, Christmas, Communications, Architectural Review, Roads/Drainage Long Range Planning and Recreation/Maintenance.

The 2015 SWRA Board members were President Andy Milwid, Vice President Jerry Grace, Treasurer Mike Dollar, Secretary Penny Alexander and Members at large, David Hargrove, Dave Heinzen and Patti Richardson.

Board Election Committees Nominating - Jerry Grace, David Hargrove, Sally Gant, Tom Dyne and Jim Martin served to find and interview candidates. They met several times, contacted many people, interviewed, and vetted candidates willing to serve the three-year term before making their nominations.

Election Committee - Sally Gantt, Athera Jacobs, Nell Braswell, Donna Vargo and Bill Turner served this year to count the ballots. Kevin thanked them for their service.

The SWRA 2016 Board Members are Penny Alexander, Mike Dollar, Jerry Grace, David Hargrove, Andy Milwid, Tom Nicholson and Patti Richardson.

Stay informed - Kevin reviewed opportunities and asked Members to:

- Provide office your email address
- Keep account contact information up to date at office
- Read monthly newsletter
- Sign-up for seminar on March 18th explaining Reverse Mortgages

Kevin introduced Keith Hiett of StillWaters Golf Course for an update.

Keith spoke at 11:55 a.m. He started by saying that ten months ago he spoke to the Members, he appreciates all who have joined with memberships even though there is not a lot to offer for social membership at this time. The restaurant opened about 4 months ago and it has done well. He stated that they are still learning, summer is coming like a freight train and they are trying to get ready.

Members can make reservations in the restaurant, which is a great benefit. Starting next Sunday, the brunch will transition into a brunch buffet and he hopes all will enjoy.

The fitness center is still on the agenda. We are also looking at a pavilion for events /weddings. Rounds of golf are improving and we are working hard. Those attending the meeting thanked Keith for all that he has done to improve our community; it is a positive addition to StillWaters.

Kevin introduced Terry Gantt representing the StillWaters Volunteer Fire and Rescue (SWVF&R). Terry read a report from the SWVF&R Board of Directors.

“Over three years ago, the board informed our members that our EMS service was in trouble. We didn’t say when, but it would be within the next few years. We have continued to update you each year where we stood on EMS. Med4, our ambulance is 29 years old and maintenance each year cost \$5 - \$8,000. We have put in for grants; we have not gotten one due to the low number of calls that we average per year. Our payroll expense has continued to grow as we have less volunteer drivers for Med4.

Last September we had an election for a dues increase of \$ 75. It was a very close election and the dues increase was defeated. After the vote, we found that the judge was giving out different information about voting qualifications to different people, us included. The information we received caused a number of people not to vote because of what the judge said. We filed a lawsuit to overturn the election because of this. Our attorney, and we feel very confident about the outcome in this lawsuit. However, with some of the turmoil in Dadeville these days, there is no timetable for a decision.

The board has been monitoring all of these issues during the last months and years. We understand the dynamics of our community and the needs of our community. We have gotten to the point that we as a community cannot afford our ambulance service. The board has made the following decision; we will be transitioning from Med4 to another private ambulance service for our community. Our plan is to have this completed prior to April 1 this year. Our community will continue to have 24/7 ambulance service. This transition to another private ambulance service for our community will eliminate the need of a dues increase. We will not be requesting a revote from the last September.

As we finalize the details and work with the appropriate State and local agencies and departments on this transition, we will inform you, our members, as soon as possible. BUT ONE THING NEVER CHANGES. IF YOU HAVE AN EMERGENCY, CALL 911. “

Terry stated that the decision to transition to another private ambulance service has eliminated the need for a revote on the dues increase, so the lawsuit will be set aside. Since the annual SWVF& R annual meeting a few weeks ago we have been moving forward. We are proud to announce that TEMS (Tallapoosa Emergency Medical Service) will be the new health care team providing ambulance service to our district. We have been working closely with the TEMS management to make this transition a seamless one for the community.

Terry introduced Mike Bruce, CEO of Ivy Creek Healthcare, who owns the Lake Martin Community Hospital in Dadeville. Mike lives in StillWaters.

Mike stated that he has been here 15 years; he came to work with the hospital. At that time, it was experiencing difficulties, however they were able to turn it around. TEMS has been backup and support for SWVF&R so property owners won't see much difference. There will be some changes. We will be present here throughout and the response time should be as good or better as you have seen it.

Our working arrangement for next 20 days or so will be that the SWVF&R department will be the first responder to help us at the scene. Some members of the district have had some questions that I would like to address. Many restrictions and state regulations govern ambulance service companies whether volunteer or privately operated. Patients can request specific hospitals within lifesaving guidelines so that it does not compromise your health care. And the helicopter can still be called to pick up critically injured or ill. The changes will result in a streamlined system that will hopefully be better than even a year ago. EMS launches the systems when a call comes in. We want TEMS and Lake Martin Community Hospital to be successful and thrive.

Our company started an ambulance service out of necessity. Twelve years ago Care Ambulance service was not profitable. Mike stated that he lives here and wants the best community ambulance service that we can have. He announced that he was available to talk to anyone. He understands that there may be anxiety about this for some. We are planning a Healthfair April 29th to showcase services that are available in the Dadeville, Alex City, Auburn and Montgomery areas. We plan to be a part of the community.

When asked if the ambulance would be stationed here at StillWaters Mike responded that TEMS currently has 2.5 trucks and 27 employees and that it does not make economic sense to run directly out of here, but they will have presence here. Exactly what that means, we don't know yet but we will see how it develops.

QUESTIONS AND COMMENTS

1. William Mueller - Cardinal Heights - He asked if StillWaters is having any population growth here for fulltime people.

Andy responded that at the current time, we swelled up with completion of condo programs and have had five new cottages constructed this year. Many lots owned are investment properties. We anticipate that Keith Hiett and his purchase of the golf courses and opening of the restaurant are the best boost to property values and growth that has happened in a long time. Realtors love the amenities of the tennis courts, pool and gated entrance because these add value. Increase our values, then lots will begin to sell and be built upon. Andy stated that there has been no large surge since Stone View Summit condos sold out, a few homes and some properties for sale; prices are up on the property values, market is strong.

Kevin pointed out that as far as new construction there has been 5 cottage style homes and 4 other new houses in the last 18 months approved by the ARC. Currently there are two under construction now and a third approved. There are things on the horizon that will contribute to growth, but due to confidentiality agreements we cannot comment or we could jeopardize negotiations. There are currently approximately 1050 residential units, which includes houses and condos.

Andy stated that Kevin and Patti Richardson have been involved with bringing about the property management contracts with condos, which has been positive for all. Kevin and Susan work well with realtors in our area.

2. Mrs. Jerry Adams - Chinquapin Pass - She stated that one time we got a survey ballot about another boat ramp. Has anything been done about this option since the marina is always so busy?

Andy responded that several committees and Boards have investigated this over the years. There are two areas that have been considered one at Sunset Point and another behind the tennis courts. After researching, it has been determined that in reality it is not as feasible as we first thought. A boat ramp not only has to have enough water depth but also has to have a good bit of property due to parking area and turn around space.

Kevin pointed out that if a ramp is for everyone, it is considered commercial and would have to go through FERC. In addition to the Harbor Pointe Marina ramp there are two Alabama Power public launches within ten to fifteen minutes of StillWaters. The new FERC licensing agreement includes the possibility of another ramp in the Blue Creek Area.

3. Judson Edel - Lunker Court - He stated that he had two issues. One was with the voting, he wanted to see more people on the ballot for each position as he has stated at several annual meetings. The Nominating Committee determined the two best candidates for this position and in his opinion they should come up with 3 or 4 people for 2 positions. His second issue was the sale of property under the power lines owned by SWRA, particularly a piece in Cardinal Heights. He commented that he was not sure that everything that he was saying was correct but that he remembered amounts offered from the past that were discussed for properties and he felt that the Board was taking money away from the people by not selling the properties at higher prices. He stated that he understood that one of the parcels was purchased by a Board member and that two of the parcels under the power line were on the water. He stated that he did not think that the Board had the authority to sell property owned by SWRA without a vote of the members and that some of it was sold too cheap in his opinion.

Jerry Grace responded that he was speaking as an individual, not as a board member. He served on the Nominating Committee (NC) and that he took exception to Judson's comment that they did not do their job properly. He pointed out that if you own stock you only have the choice of voting for those put on the ballot by the Board of that company or those nominated by other groups and that the same was true for most organizations. The Nominating Committee took its responsibility to this community seriously and did due diligence to find members willing to serve and interviewed 5 or 6

interested people. The review process has the NC to do screening in a confidential manner to find and recommend the best candidates for the open positions for that year.

Sally Gant stated that she had served on the NC the last two years and that she was not here to address what has been done in past but she knew the time spent and diligence of the committee members for the times she had served. It is the NC job to get people, call people and ask people if they want to serve. Their names are also published in the newsletter asking people interested in serving on the Board to contact NC members. She stated that they had not heard from Judson or anyone else who wanted to volunteer. The committee had to find people. As a group we first vetted people then contacted and interviewed them. We narrowed the list down to the top 5 who were very qualified then narrowed it down to two. We felt like the majority of people would look to the Nominating Committee to do its due diligence in order to give you the two best people for this year. If people want to serve they should speak up ahead of time and not after the fact.

Tom Dyne - Tanglewood - He asked if the Yellow Dot program could be applied to residential homes. Kevin responded that the program can be expanded to homes and that this could be the next step once the first portion is implemented. The SWVF&R have a similar program available.

Tom stated that he had served on the Nominating Committee as chairman of committee for the last two years. The committee serves an important function for SWRA and they had asked the Board for clarification on their responsibilities. The committee was tasked to find one candidate for each open vacancy. They did so through an interview process. There is another way to get on the ballot, one just has to gather 20 signatures and you can bypass the Nominating Committee and be added to the ballot.

Tom also addressed the issue of Term limits. He explained that there are some years when particular talents or expertise are needed such as with the position of treasurer and that limits would be detrimental to the association. He pointed out that when our community is fortunate enough to find volunteers with needed skills for specific qualifications that are willing to serve that it is important to keep them in place for the benefit of the association.

Andy Milwid - Board President - He commented that the Board was well aware that Judson did not agree with its decision to sell the land under the power lines. As Andy addressed at the beginning of this meeting, some adjacent property owners were already using land or had easements for driveways or septic lines and such. SWRA has been paying the taxes on the land and maintaining it since the auction.

After conferring with the SWRA attorney, Kevin recommended to the Board that SWRA sell the land to adjacent owners. The Board subcommittee researched and developed guidelines, which included considering easements, leasing and first trying to sell to those people already accessing the property and then to work up the power line properties to adjacent property owners. Andy stated that he had visited the properties and that water access was very limited. One board member who did have adjacent property abstained from the discussion and from voting on the pricing of the properties. The Board is charged with the authority to do what is in the best interest of the community and that the sale of property is a responsibility and duty as outlined in the association documents. Andy stated that he was sorry that somebody feels the board acted wrongly, but it been thoroughly considered, researched and approved by legal counsel.

Andy closed the meeting with a few comments.

He welcomed Tom Nicholson as the newest board member and stated that all looked forward to working with him. Andy thanked Dave Heinzen for his service and asked if Dave Heinzen had any comments, as he was finishing up his time on the Board. Dave briefly stated that he had enjoyed his time on the board. Andy thanked Patti Richardson for being willing to serve and told all that Patti is invaluable to StillWaters and the Board due to her history here and her phenomenal memory. He stated that Penny does a great job with note taking and the minutes serving as Secretary. She has the ability to capture the points of the meeting in a way that is understandable of the overall content even to someone who had not attended the meeting. Andy complimented Jerry Grace who has served as Vice President on his insights concerning insurance and other topics the board has faced. Andy agreed with comments about Mike Dollar that were made earlier in the meeting concerning the outstanding job he does as Treasurer.

Andy stated that he had enjoyed serving as the President on the Board as he felt much had been accomplished and he thanked everyone for attending today.

A motion to adjourn was approved and the meeting was adjourned at 11:45 a.m.



Penny Alexander, Secretary



Andy Milwid, President

Date approved: *April 5, 2016*

Minutes
SWRA Board of Directors Meeting
March 15, 2016

Call to order

President David Hargrove called the meeting to order at 9:13 a.m. Board members Penny Alexander, Mike Dollar, Jerry Grace, Andy Milwid and Patti Richardson were present. Tom Nicholson arrived at 9:20 a.m. General Manager Kevin Eason was present to report.

Approval of Prior Minutes

The Board reviewed and approved the minutes of March 1, 2016 meeting as distributed.

David officially welcomed Tom Nicholson as a new member to the SWRA Board and stated that all were looking forward to his contribution to the Board. David welcomed Patti Richardson back to a new term on the Board and thanked her for her willingness to serve.

General Manager's Report - Kevin Eason

Annual Dues Collections - SWRA has sent past due statements to all accounts that have not paid their 2016 fees. March 21st we will turn off all gate cards associated with unpaid accounts and turn the past due accounts over to our collection attorney after March 31st.

\$3,200 was recently collected on one past due account on a Harbor Point condo. The property sold and the unpaid balance was paid at closing. SWRA had a lien recorded against the property.

Deed for Debt - SWRA received another lot in lieu of payment for a past due account. SWRA owns 68 lots now. The lot is located on Palmer Drive.

Drainage at Poplar Point - The drainage repair at Poplar Point has not been completed. The water level came up faster than the repair could be made. Kevin is considering having the rip rap installed by hand in the water.

Gate Communication System - We are unable to communicate with Gate 34 at this time. The problem is with the ATT phone lines. ATT is working on the problem but it may be several days. The gate still operates but we cannot download new gate devices and we cannot open the gate from the 49 Gate. This does not affect the camera system. The Door King system requires a hard line (ATT) and the cameras use cable (Charter). There was a break in the AT&T line.

Moonbrook Park Lighting - A couple more lights burned out at the park. They were converted to LED instead of replacing the ballast. These lights are five years old so it is time for the ballast to need replacing.

Original Maps - Kevin reported that we have located original sewer, water line and culvert maps, which will be very helpful.

Roads & Drainage Project - Engineer Hagon Waggoner had made progress on bids for the Roads Committee paving and drainage project for 2016. He will send his report to the Roads Committee Members once completed.

SWRA Truck Tires - Four 10ply commercial tires were purchased for the automatic truck. Total cost including installation was \$480.

Tree Damage to Power Lines - A tree fell and hit a power line on Laurel Ridge. APCO was contacted since the tree hung up in the power lines. After the APCO team cut the tree, SWRA personnel cutup the tree and removed it out of the drainage ditch.

Deposit and closings

Deposits	\$36,308.57
Closings	3

TREASURER'S REPORT

Mike reported that at the end of February, we are where we projected for cash. Collections are running along pretty smoothly. Mike will make adjustments to the budget this month due to payroll shifts, an adjustment for changes in the Landscape monthly contract amount this year and a few other items.

OPEN AGENDA

SWRA Annual Meeting - Attendance had increased at this year's meeting. We have received a lot of good comments from members about the quality of the content and presentations as well as the positive tone of the meeting.

Yellow Dot Program - The supplies have arrived. Jimmy Abbett is glad that we have signed up and has offered to assist in any way that he can. As soon as Kevin has the camera he will send out an eflash.

Tennis Court - We are still waiting on written estimates for the resurfacing.

NEW AGENDA

Holiday Weekends Security - Kevin suggested combining resources with a couple of the condo associations that hire an off duty deputy sheriff to patrol at night on holiday weekends. On holidays we have constant issues with fire works. Shared costs on a few hours of patrol would be beneficial. After discussion, the Board agreed that Kevin should

investigate the costs and discuss with the Condo Association boards about sharing the time served and the costs.

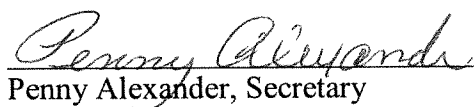
Office Computer Server - Kevin reported that our main server is running on life support; it is a 2008 model. Almost two years ago we had the drives replaced and the server rebuilt. One of the drives has failed and the other is running slow. We can rebuild it again but the cost, because of its age, is almost as high as purchasing a new one. Kevin had sent the estimates to the Board via email. The software can be transferred to a new server if we go that route. Troy Sims' rough estimate to rebuild the existing server is around \$4,000 about the same we spent last time. A new server will be around \$5,000 but it will be a 2016 model the cost of servers has dropped over the past couple of years. If this last driver goes out we will not be able to operate our computers.

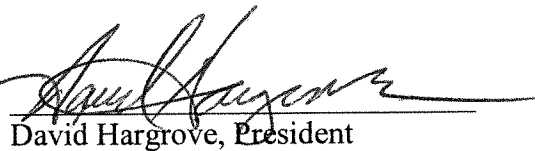
A motion to purchase a new server as per the quote from Troy Sims of Sims Data was made, seconded and approved. The quote was \$4,497 and \$1,200 labor to configure and cutover for a total of \$5,697.

SWRA Funds - The signature cards for the SWRA accounts were updated. APCO where we invest our money requires signatures of officers only. Regions bank account has all board members on the account, which requires two signatures.

Board Meeting Schedule - Jerry made a motion that the Board change its schedule to meet only the first Tuesday of each month. Andy seconded the motion. After discussion Andy withdrew his second of the motion at Jerry's request. Jerry then withdrew his motion. The Board will continue its current schedule of meeting at 9:00 a.m. on the first and third Tuesday of each month.

The Board approved a motion to adjourn into Executive Session to discuss legal and collection issues at 10:35 a.m.


Penny Alexander, Secretary


David Hargrove, President

Date approved: *April 5, 2016*

Minutes
SWRA Board of Directors Meeting
April 5, 2016

Call to order

President David Hargrove called the meeting to order at 9:05 a.m. Board members Penny Alexander, Mike Dollar and Patti Richardson were present. Tom Nicholson was absent. General Manager Kevin Eason was present to report.

Guest - Sharon Vanoy

She came to address the board with her concerns about the SWVF&R. After making statements and reviewing issues, she stated that she knew that the SWRA Board has no authority over SWVF&R, as they are separate organizations. She warned the board of problems that in her opinion would be caused by allowing the SWVF&R to have articles in the SWRA monthly newsletter. Sharon stated that she would like to see this board make a statement that they are concerned about the current status of our fire fighters and we encourage people to volunteer. The Board responded to several of her statements in order to address her concern, share information and correct some misinformation. Board members shared that they felt that the fire department board members are all dedicated volunteers, who are well informed and work hard to do what is right for our community and that they are all elected to serve by the members in the fire district.

David thanked Sharon for attending and she left at 9:35 a.m.

Approval of Prior Minutes

The Board reviewed and approved the minutes of March 15, 2016 meeting as distributed.

General Manager's Report - Kevin Eason

Computer Server - The new server has been delivered but not installed yet.

Dog Complaint Issue - There is a continuing dog issue in the Cardinal Heights area. After contacting the dog owner numerous times with no favorable results, Kevin had the attorney send a formal letter to the dog owner explaining our next step is court. Hopefully, this will solve the problem.

Gate Communication - We are still experiencing issues with our ATT phone lines. Gate 49 and the Welcome Centre did not have phone service for a couple of days. ATT was able to locate the line problem and make the repairs. Unfortunately, the phone lines are reaching the end of their useful age.

Gate Repairs - The gearbox for the exit side barrier arm of the 34 gates failed and had to be replaced. We had an extra one in our inventory, so there was no delay in completing the repairs. A few years ago this repair would have cost SWRA \$850 to purchase the gearbox and \$500 for the service call. We now purchase a generic gearbox made by the same manufacturing company from Nelson Electric for \$250. The installation cost is part of our regular daily routine.

Roads & Drainage 2016 Program - The scope of work for the annual roads and drainage project is complete and bids have been requested from different contractors. If one of the contractors contacts a Board member, please let them know that Hagan Wagoner with ProgreCiv Group is handling the bids.

Landscape Irrigation - The sprinkler system at the entrance gate needed repairs to get it ready for the season. A few zone valves had failed, there were old and finally wore out. They were leaking at the end of last season. The landscape work at the Welcome Centre has finally been completed, the landscape company had been waiting until the date passed for the possibility of a freeze.

Landscape Report - The company is behind schedule as per the required scope of work outlined in our contract with them. Kevin has discussed this with the owner of the company and he has assured him they will be back on track within a couple of weeks. Part of the problem has been a wetter than normal season.

Pineview Pool Maintenance- SWRA maintenance personnel are re-leveling the Pineview pool pavers, Rob Corum of Atlantic Pool Solutions had instructed us on this procedure a couple of years ago. We resealed the pool pavers last year and they should not need resealing until next year. As soon as the leveling is completed we will remove the pool furniture from storage and place it at the pool for the season.

The magnetic gate lock at the pool is not working properly. We are trying to repair it ourselves but there might be an issue with the programming chip. We do not have the capability to reprogram the Door King memory chip so Kevin will call Alabama Ornamental to send a repairman.

SWRA Centre Community Room - Another card playing group will be meeting on a regular basis on Thursday afternoons from 1pm until closing. They are scheduled to start April 14th. Same conditions and restrictions apply as the other three groups. The other three groups are mornings from 9am until 1pm.

Tree Removal - A large oak tree located on SWRA property at Poplar Point is leaning over one of the buildings. SWRA will have a tree service take it down.

Deposits and closings since last meeting

Deposits	\$26,345.86
Closings	7

TREASURER'S REPORT

2016 Budget Revisions

Mike is in the process of reviewing this year's budget in light of financial results for the first three months of the year. He pointed out the following areas that he would address as part of the process to revise the budget.

Welcome Centre

This one is requiring major revision, as the budget was prepared before we had established much in the way of a pattern of revenues and expenses. Currently, we still have only one occupant. Mike had budgeted 40% occupancy early in the year increasing to 60% in March and reaching 80% in April. He will scale that back considerably after he and Kevin discuss more in depth. Right now, he is fairly pessimistic about rental prospects.

Our electric bills have been extremely high due to lack of insulation and have been running three times what was budgeted. The building lacks adequate insulation and Kevin has some estimates as to how we can address this issue. Also, our operating expenses have been very high due to expenditures for equipping the office space (copier, mini-refrigerator, telephone, et al) and signage. Hopefully, most of these outlays are behind us.

Condos

The issue with our condo management lies with our assignment of personnel to the various maintenance duties. For the most part, the total payroll is okay; the employees need to be reassigned in the budget based on their current duties, which have changed somewhat. Our two part-time employees located in the Welcome Centre have been devoting much of their time to the timeshares and that will be reflected in the revisions. Mike will revise all of these accordingly.

Other

Most other issues with the budget through March are timing, but Mike will look more closely during the next few days to make sure there are no other budgeted items that need to be adjusted. Our transfer fees are running behind, but, hopefully, property sales will pick up in the spring and summer. Mike does not plan to adjust them at this point.

OPEN AGENDA

Tennis Court - Kevin presented three bids that were reviewed on several options for the tennis court area. Different types of surfaces had been investigated as well as multiple uses as discussed at previous meetings. A motion to approve the Lower Brothers bid to resurface

the courts adding two new nets as an option and removing the basketball items was approved unanimously

NEW AGENDA

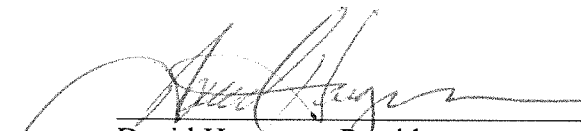
Drainage Issue - Heavy rains caused Oakwood Lake and Beaver Pond to overflow their spillways and water to cross StillWaters Drive. Oakwood does not normally over flow but the drainpipe appears to be clogged. Kevin will move forward in addressing this problem.

Welcome Centre Insulation - The Welcome Centre attic is not insulated. This is one factor that caused very high heating bills during the winter months. Kevin had gathered bids and advice on solutions for the issues. The cost for spray foam insulation will be \$4,580 but the cost will be recovered quickly. Blown-in insulation will save approximately \$850 but it is not as efficient. Another bid from another local company was higher than the Pro-Line Services bid for the same open cell spray foam. The savings on electric bills should recoup the cost of the insulation in approximately a year. A motion to approve the bid from Pro-Line Services, LLC was made and carried.

SWRA Retaining Wall Repair - A retaining wall on SWRA property at the Redbud Villas has reached the end of its useful life. The recent rains have caused the rotten railroad ties to shift and the dirt bank is starting to slide. Kevin had Engineer Hagan Waggoner take a look at it and he has several ideas. Hagan is suggesting that the best remedy is to leave that wall in place and put up a new wall, which will encroach on the driveway about a foot. Kevin will move forward on bids for the repair.

The Board approved a motion to adjourn into Executive Session to discuss legal and collection issues at 11:20 a.m.


Penny Alexander, Secretary


David Hargrove, President

Date approved:

Minutes
SWRA Board of Directors Meeting
April 19, 2016

Call to order

President David Hargrove called the meeting to order at 9:00 a.m. Board members Penny Alexander, Mike Dollar, Tom Nicholson and Patti Richardson were present. General Manager Kevin Eason was present to report.

Guest: Stephen Giles of Regions Bank located in Montgomery attended the meeting to introduce himself and to see the StillWaters community. He is the Business Banker to the Board (operating account) and will be our point of contact. Jill Johnson will continue to work with us also. Discussion followed concerning the current mortgage and other options and services.

Approval of Prior Minutes

The Board reviewed and approved the minutes of April 5, 2016 meeting as distributed.

General Manager's Report - Kevin Eason

Signage - We are replacing several weather worn signs, mostly "no trailer parking" signs around the Villas and Sunset Point. The dangerous curve indicators on Moonbrook have been replaced and are more visible at night.

SWRA Collection Liens - SWRA filed liens for unpaid 2016 dues on 50 properties. One owner has ten of these. These are new liens and this number does not include the handful of property owners that are involved in litigation. Previous liens have been updated also.

SWRA Office Computer Server - This has been installed and our computer system is working properly.

Deposits and closings since last meeting.

Deposits	\$22,586
Closings	3

TREASURER'S REPORT

Mike has spent a good bit of time working on payroll revisions of the budget but he is not yet satisfied with it. His goal is to allocate their time to the correct budget area.

Revision of Budget

P&L dropped from original by \$31,000; cash flow dropped by \$37,000. Unrestricted cash now projected at \$18,000.

Adjustments:

- Lowered Welcome Centre rent to reflect current conditions and outlook; revenue dropped to about 1/3 of the original budget. One additional tenant added effective July 1.
- Adjusted Welcome Centre expenses to reflect higher electricity with cost dropping after adding insulation. Operating costs adjusted to reflect higher costs in First Quarter.
- Welcome Centre loss grew from \$21,000 to \$38,000.
- Added purchase of insulation for Welcome Centre.
- Revised payroll to reflect current assignments and workload. Condo profit dropped by \$3,000.
- Added revenue for picking up management of Building 300, SSP II effective June 1.
- Added \$6,000 in expenses for the increase in the landscape contract.

OPEN AGENDA

Landscape Concerns - We are having issues with the landscape company. They performed the roadside clearing; however, the grass cutting and main entrance gate work is way behind schedule. They have given several reasons but have promised to be caught up before the Tour of Homes. Kevin has notified them that they have 30 days from April 14th to correct all issues and get back on the scheduled outlined in our contract. Our contract with them has expired and SWRA has not signed a new contract.

The annual lantana has been installed. SWRA employees installed it and we purchased it with the help of a StillWaters Landscape Committee member. The total cost was less than \$400, a saving of \$600 as compared to the landscape company installing the plants.

The pine bark should be delivered this week. We ordered a larger amount than previous years to obtain a better price. We were able to do this by partnering with one of the condo associations to lower the cost for both. Kevin will hire a day laborer to help install the pine bark.

SWRA Retaining Wall Repair - Engineer Hagan Waggoner has suggested an alternative to the poured concrete wall that was discussed at our last meeting that would take up driveway space. He recommended a less expensive alternative of a block concrete wall with rebar in place of the railroad tie wall on SWRA property at the entrance to Redbud Villas. Kevin obtained estimates between \$10,500-\$12,000. Part of the driveway road will have to be dug up. **A motion to approve the recommendation of accepting the bid from Keith Moon was approved.**

NEW AGENDA

Drainage Issue - Heavy rains caused Oakwood Lake and Beaver Pond to overflow their spillways and water to cross StillWaters Drive. South East Pond Management will charge \$800 to come out, clean off grate and generate a report on stand pipes and what needs to be done as well as what needs to be done to the ponds. Fish sample, bacterial review, etc.

A motion to hire South East Pond Management to evaluate Oakwood Lake as well as look at the standpipe in Beaver Pond was made and seconded. The motion was approved with David Hargrove abstained from voting.

Drainage Concerns - A couple of areas that SWRA had previously repaired that need evaluation were reported. Kevin will look at these and involve Engineer Hagan Waggoner if needed.

Pineview Pool Furniture - When the pool furniture was brought out of storage Kevin discovered that one of the tables needed to be replaced. He ordered two new tables from Resort Furnishings. Our sales rep. told Kevin that they were closing out this line of furniture and if we needed any other replacements now was the time to purchase because they may not have it in the future. Kevin ordered a six-pack of chaise lounges, which was all that they had left. The cost was \$95 per lounge, the same price we paid back in 2011. We have plenty of regular chairs and we will have five tables with one spare. The current furniture should last this summer and one more summer but then we will need to replace all the pool furniture so that it will be uniform. We have had the current furniture since 2009 when the pool was rebuilt. **A motion to approve the purchase of \$890 for the furniture carried.**

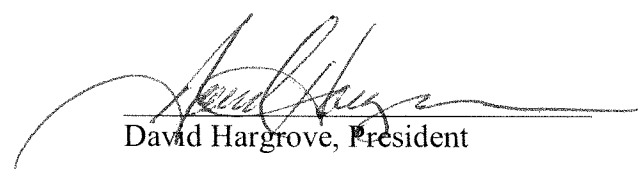
Tallapoosa County Annual Tax Sale -The Tallapoosa County Tax assessor's office will hold their annual tax sale on Tuesday, May 3rd. SWRA usually attends in order to purchase the StillWaters lots that have not paid their taxes for the year. There were nine properties on the list at this time. Typically some owners will pay their taxes at the last minute

Welcome Centre Roof Leak- The insulation company we hired to install the foam insulation at the Welcome Centre discovered a roof leak. The roof leak needs to be repaired before they spray the foam insulation. The leak is not noticeable from the interior; it is a small leak but will allow enough water to leak through to cause an issue with the foam. Kevin will have the leak repaired before the spray foam is installed.

Sunset Point II Building 300 Association - There are 7 owners in one building and SWRA has entered into a Property Management contract to begin May 1, 2016.

The Board approved a motion to adjourn into Executive Session to discuss legal and collection issues at 10:45 a.m.


Penny Alexander, Secretary


David Hargrove, President

Date approved: May 3, 2016

Minutes
SWRA Board of Directors Meeting
May 3, 2016

Call to order

President David Hargrove called the meeting to order at 10:00 a.m. Board members Penny Alexander, Mike Dollar, Tom Nicholson and Patti Richardson were present. General Manager Kevin Eason was attending the annual Tallapoosa County Tax Sale to represent SWRA.

Approval of Prior Minutes

The Board reviewed and approved the minutes of April 19, 2016 meeting as distributed.

General Manager's Report - Kevin Eason

The Board reviewed and discussed Kevin's written report.

Dadeville Gas Co. - The gas company is running behind schedule installing the gas main coming down StillWaters Drive. The subcontractor performing the boring for the pipe had to stop and move to another job for a few weeks.

Events of the April Weekend - Several special events occurred. The Historical Society, Harbor Pointe Marina Boat Show, the SW Golf Wilson event and the Ivy Creek/Lake Martin Hospital Health Fair were well attended according to SWRA employees. The gate logs also indicated a higher than normal number of people came through the front gate.

Gate Damages - The gate was hit by lightning on Monday night. The Sonic Wall device and cable modems were damaged. Charter is scheduled to replace the modems on Wednesday but SWRA will have to purchase a new Sonic Wall, cost is \$800.

Health Fair - Lake Martin Hospital/Ivy Creek Health held a health fair at the Welcome Centre that was very successful. It was about a 50/50 split on the amount of people that attend that lived in StillWaters and the amount of people that did not live inside StillWaters. Mike Bruce was pleased with the turnout.

Tax Sale Properties - There are 13 properties (6 owners) totaling just over \$3,800 in unpaid taxes that were scheduled for the Tallapoosa County annual tax sale. Three owners own multiple properties. A couple of these are usually paid right before the sale begins. Kevin is attending in order to protect the interest of SWRA.

Tree Removed - A large dead pine tree fell across Chinquapin Lane and was removed by SWRA employees.

Vandalism - Two stop signs and the guardrails at the Beach Island Trace bridge were damaged by someone spray painting them with graffiti. We were able to remove the spray paint on the rails but the signs had to be replaced. Someone also spray painted the electrical box cover on Moonbrook Drive a couple of weeks ago.

Someone removed the large Poplar Point Villas location sign. There is no evidence that a vehicle hit the sign. It appears someone broke the wood frame and took the metal sign. There were also two mailboxes that were reported knocked down in the Cardinal Heights area. These instances took place on Friday night, April 29th.

Welcome Centre Roof - Superior Roofing from Auburn was able to patch the roof at the Welcome Centre. They recommend a new roof and will send an estimate. The roof did not leak during a recent rain so Kevin had the insulation company proceed with the spray foam insulation. The new insulation made a big difference in the interior temperature and noise in the Welcome Centre.

Worker's Comp Insurance - SWRA received a dividend check of \$1,240 from Sheffield Insurance, the carrier of our workman's comp insurance.

Deposits and closings since last meeting

Deposits	\$8,186.95*
Closings	4*

*This number does not include the ten lots Kevin reported on in last week's GM report. The check is at the attorney's office.

TREASURER'S REPORT

No report this meeting.

OPEN AGENDA

Oakwood Lake - South East Pond management is scheduled to inspect Oakwood Lake on Friday.

Drainage Repair Updates - Hagan Wagoner of ProgreCiv Group, LLC was in StillWaters last week to look at the drainage area on Magnolia Crest that was discussed at the last board meeting. When Alex City Grading is in SW this summer we will get them to repair this area. The repair of the retaining wall at Red Bud Villas, approved in the last meeting, is scheduled for the end of May. The lake water level is too high to complete repairs on the retaining wall/drain at Poplar Point, it will have to be completed this fall when the water level drops.

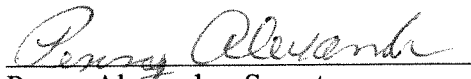
NEW AGENDA

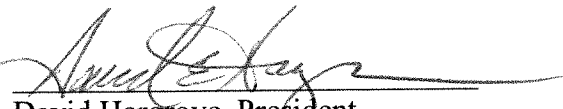
StillWaters Open Houses - On Saturday, May 14th Lake Martin Realty will be holding an "open house" event in StillWaters. The ARC has approved the one-day use of their signage. They are following the same process as they have for the past three years. The Board has approved this type of event provided the event is exclusive to StillWaters and promotes a positive image for StillWaters.

Community Association Institute (CAI) - Kevin attended a seminar at the end of April. One item that was interesting was that when properties transfer to another owner through a tax sale then a transfer fee could be collected from the new owner. Unfortunately most of the time SWRA is the entity purchasing the property at our county tax sales. We do this to preserve the fees on the property.

He will be attending a seminar on Thursday but will be back in the office on Friday. This is for continuing education hours required to maintain his certification as a Certified Community Association Manager.

The Board approved a motion to adjourn into Executive Session to discuss legal and collection issues at 10:30 a.m.


Penny Alexander, Secretary


David Hargrove, President

Date approved: *May 17, 2016*

Minutes
SWRA Board of Directors Meeting
May 17, 2016

Call to order

President David Hargrove called the meeting to order at 9:00 a.m. Board members Penny Alexander, Mike Dollar, Tom Dyne, Tom Nicholson and Patti Richardson were present. General Manager Kevin Eason was present to report.

Board Appointments - President Hargrove welcomed Tom Dyne who has accepted the Board's appointment to fill the position vacated by Andy Milwid to the Board. Tom expressed his commitment to the StillWaters community and the SWRA.

Gene Akers has accepted the Board's appointment to serve as a Board member to fill the position vacated by Jerry Grace. He will attend the next board meeting.

According to the SWRA governing documents, Tom and Gene will serve by appointment until the next election, which will be March 2017.

Approval of Prior Minutes

The Board reviewed and approved the minutes of May 3, 2016 meeting with one correction.

General Manager's Report - Kevin Eason

The Board reviewed and discussed Kevin's written report.

Dadeville Gas Co. - The gas company has run into problems due to the amount of rock they have encountered in installing the gas main coming down StillWaters Drive. They have brought in a boring machine to complete the project.

Moonbrook Park Lights - Two more lights have stopped working at Moonbrook Park. Since there are only 5 lights that have not been converted to LED, an electrician will convert the remaining lights.

Oakwood Lake & Beaver Pond - South Eastern Pond Management has inspected Oakwood Lake and looked at the drainpipe at Beaver Pond. They were able to give Kevin some good information about both ponds. It appears to them that both dams and drainpipes are in good condition. The drains look like they are leaning because the trash catchers are leaning not the drainpipes. These do not have anything to do with the level of the lakes. Oakwood is where they performed a limited evaluation. Oakwood has a few issues. The trash catcher grate is damaged and needs replacing. They suggested an application of lime to clear the water and settle the suspended solids floating in the lake. This would help keep the water clear for 3-5 years depending on the amount of organic material deposited in

the lake over that period of time. They suggest stocking the lake with bluegill bream for the health of the pond. South Eastern is preparing a proposal and cost estimate.

Based on instructions from Southeastern Pond Management, SWRA employees were able to clean the trash catchers at both ponds. We will add this to our normal maintenance schedule.

Pineview Pool Heater - Kevin recommended not turning on the pool heater this year. We turned the heater on for a couple of days just to keep it in working order. The water temp is already up to 68 degrees. We usually set the heater at 74 degrees. A couple of warm days and temperature should be ok. There were children swimming in it this past weekend.

Pineview Pool Lock - Alabama Ornamental will come to work on the pool gate lock next week. We are having issues with the lock and SWRA staff has been unable to repair it.

StillWaters Open Houses - The Lake Martin Realty open house event seemed to go okay. Kevin did not receive any feedback from the realtors but the gate and Welcome Centre reported increased activity on Saturday.

Tallapoosa County Tax Sale - SWRA purchased 9 properties at the tax sale on May 3rd for a total cost of \$1,633.85 in order to keep the properties from being turned over to the State. The owners have three years to redeem the properties by paying all fees and taxes accrued. If they do not then SWRA owns the lots and can sell them.

Tennis Court Resurfacing - Lowery Bothers, the company resurfacing the tennis courts is running behind schedule. They had originally scheduled our courts to be resurfaced starting the second week of May so the job would be completed by Memorial Day. Kevin had the option of rescheduling until after Memorial Day or having them come as soon as possible. He decided to have them come as soon as possible.

Vandalism - We had another couple of APCO underground utility boxes painted with graffiti over the weekend. It appeared to be very similar to the same graffiti from a couple of weeks ago. Staff has some suggestions on how to catch the culprits and if caught SWRA will prosecute to the fullest extent possible. This is costly to all property owners.

Welcome Centre - The insulation that was installed in the Welcome Centre has made a big difference in the "feel" inside the building. It is also quieter in the building. We have not received an electrical bill since the installation but it should be lower as predicted.

Deposits and closings since last meeting

Deposits	\$43,447.74
Closings	4*

*Russell's office has the check for the ten transfer fees. Kevin will record those closings once received.

TREASURER'S REPORT

Mike Dollar reported that we have received our annual financial statement review from Warren, Sasser & Associates, LLC, which will now go to McDaniel & Associates for the annual review audit.

The payroll distribution is not being correctly recorded so Mike and Susan Thames will spend some time on the phone with ADP, our payroll service, in order to get the issue corrected. Mike explained that this is where Kevin charges each employee's time to specific areas on the basis of where the employee worked, ADP has not properly recorded.

OPEN AGENDA

Welcome Centre Rental - Mike Bruce of Ivy Creek Healthcare has been working on approval from the proper healthcare authorities to put a "boutique health" clinic in. They have approved it with a few changes and additions, which will be done as leasehold improvements at their cost. Plans are that a physician's assistant to handle prescriptions, flu shots, non-emergency issues, etc would staff the clinic. The Board agreed that this would be a positive addition to not only StillWaters but also the surrounding community.

NEW AGENDA

Regions Bank Account - Regions mistakenly froze the SWRA checking account from April 21 thru April 25 based on fraudulent activity, we were not notified and there was no fraudulent activity. We discovered this error when someone contacted us about our returned check. Eight checks were returned due to their error. We worked with Regions, everyone was notified and an apology letter was sent.

According to Regions Bank checking account disclosures, the bank can freeze an account at any time to protect the owner of the account if they suspect fraudulent activity. Regions has not been able to explain why they suspected fraudulent activity, doubt they ever will admit it was a mistake. When they exercise this right, based on their disclosures, they are not required to reimburse any fees incurred by any party. Kevin explained to people that had a returned check that SWRA would reimburse them for any cost they incurred due to a SWRA check being returned. Each person was instructed to re-deposit the check and to provide SWRA with proof they were charged a fee.

Board Meeting Dates - July 5th may be cancelled. The Board moved the August meetings from the first and third to the second and fourth Tuesdays. We will meet August 9th and 16th, as there are five Tuesdays in August.

Paving and Drainage - Kevin has reviewed the paving and drainage projects that were proposed by the Roads Committee with Hagan Wagoner of ProgreCiv Group, LLC. After prioritization the paving estimate has been completed and forwarded to Chair Patti Richardson and members of the Roads Committee. Total bids for drainage and striping have not been received. Hagan was able to obtain several bids on the paving, however he has had trouble getting multiple bids on the striping portion.

The Board reviewed the written proposal. Item 10 on the list is not an SWRA cost; it is a Villas on the Harbor expense that was included in the project as it is their property. Hagan is working on a lower price on Item 11. After discussion, the Board agreed that the Tennis court parking should be held until the end of the project in case there are unexpected items that come up during the project. Kevin and Hagan have to adjust each year as the paving progresses and unknown issues are uncovered that result in additional cost. There are a few on the list that have already been put off three times. Hagan is investigating an overlay for a couple of areas, which would reduce the cost.

The 2016 approved budget has a total projected expense of \$165,000 for Roads & Drainage. Approximately \$8,000 of this has been spent so far this year and there will be future invoices for ProgreCiv Group, LLC based on time involved. There is currently a \$90,000 balance in the Contingency Fund, a portion of which could be available for Roads, if needed.

After discussion a motion to accept the Roads Committee proposal as reviewed and discussed was approved unanimously. It is understood that adjustments may be needed as the project progresses.

Striping - There is \$25,000 allocated for reflective striping paint. It is an important safety issue and the paint is a better option than the plastic reflectors. The plans are to stripe gate areas, stop bars on all roads and golf cart crossings.

Architectural Review Committee (ARC) Appointment- There are vacancies on the ARC with Tom Dyne and Gene Akers now serving on the SWRA Board. Kevin has discussed the ARC responsibilities with Jim Rogers who has agreed to attend tomorrow's meeting. He is an experienced appraiser, has served on SSPII Board and lives here full-time. Jim is familiar with building specifications. The Board approved his appointment upon his acceptance. Other candidates were suggested as a replacement volunteer on the ARC. This will be placed on the next meeting agenda.

SWRA Staff Update - Employee Ed Williams is resigning due to some family responsibilities. Kevin has hired a replacement employee who has worked for SWRA on some special projects in the past.

Landscape Contract - Kevin continues to work on this issue. He is considering dividing up the contract to have one company cut the grass on the roadsides and one company to handle the gate entrances and landscape plantings at other locations. The goal is to keep the combined costs to the same as previous years' contracts if possible while improving the landscape care and appearance.

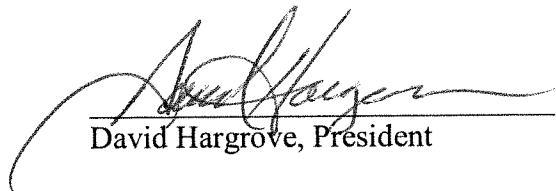
Speeding Concerns - Several areas of concern were discussed. Speeding is an issue that is brought to Kevin periodically by residents. Lakeview Ridge/Marina Point in front of the Living Waters church is one area where people tend to speed. There are already 15 mph signs there. The Board agreed that additional signage is not a resolution to the problem

without enforcement options. The Board will continue to research and consider solutions. Kevin shared that this is a shared concern of many communities. When the StillWaters legislation was passed a few years ago Sheriff Abbett supported it, however he was very clear that he did not have the manpower to patrol the additional streets in StillWaters.

Memorial Day Patrol - There will be law enforcement presence paid for by the condo associations to address issues over the holiday weekend.

The Board approved a motion to adjourn into Executive Session to discuss legal and collection issues at 11:00 a.m.


Penny Alexander, Secretary


David Hargrove, President

Date approved: *June 7, 2016*

Minutes
SWRA Board of Directors Meeting
June 7, 2016

Call to order

President David Hargrove called the meeting to order at 9:00 a.m. Board members Gene Akers, Penny Alexander, Mike Dollar, Tom Dyne, Tom Nicholson and Patti Richardson were present. General Manager Kevin Eason was present to report.

Board Appointments - President Hargrove welcomed Gene Akers to the Board and thanked him for his willingness to serve our community. David introduced the other Board members with brief explanations of their backgrounds.

According to the SWRA governing documents, Tom and Gene will serve by appointment until the next election, which will be March 2017.

Approval of Prior Minutes

The Board reviewed and approved the minutes of May 17, 2016 meeting as presented.

General Manager's Report - Kevin Eason

The Board reviewed and discussed Kevin's written reports.

Advanced Disposal - Kevin spoke with our area representative for Advanced Disposal concerning the poor service StillWaters has received the past few months. He claimed they had personnel and equipment issues. The representative reported that complaints are tracked by the number of phone calls. Each homeowner that is missed needs to call Advanced Disposal in order for them to schedule a missed pickup; this will increase the number of complaints and might help improve service.

Kevin spoke to our rep at Advanced Disposal concerning changing the garbage pickup day from Wednesday back to Monday. You may recall it was changed to Wednesday a couple of years ago. It is better for StillWaters to have the garbage picked up on Monday.

Covenant Subjection to 1987 - SWRA has subjected one of the tax sale lots to the 87 covenants. It was previously under the 71 covenants. The lot is in the Chinquapin Cove area and was owned by Mr. Crispin. 46 properties remain under the 1971 covenants.

Gate 34 Cameras - The back gate camera system is a constant struggle. It is not the camera system but the Internet signal thru Charter/Spectrum. The signal strength is weak and when it drops below a certain strength level we lose the cameras and the system has to

be reset. Not a problem during the week but on Saturday night it is. This is why Kevin has not installed a sign at the back gate instructing people how to use the system to contact the front gate. He will continue looking for solutions.

Holiday Weekend - We had a very busy Memorial Day holiday weekend. Except for a few minor issues, there were very few problems. No vandalism and no damage to SWRA common property. The hired Sheriff's deputy was a big help. He patrolled through StillWaters, sat on Lakeview Ridge and StillWaters drive to help reduce speeding, and was able to help control fireworks. We did not have to tow a single trailer.

Landscape Update - Millers Landscape is back on schedule. The entrances and residential roads have been caught up and main roads will be cut this week. They had a large crew working on the entrances and residential roads last week.

Management Agreement - The Cottages at Sunset held their association organizational meeting in late May. They agreed to allow SWRA to manage their association including accounting. There are six members of their association.

Pineview Pool Gate - Kevin had previously reported that the pool gate needed to be repaired by Alabama Ornamental. They kept putting us off. He was able to contact Door King (the lock manufacturer) directly and re-program the system so the lock is working fine now.

Staffing Updates - One part-time employee who worked at the Welcome Centre for SWRA and for the timeshares turned in her two-week notice. The pool monitor that works at Harbor Pointe quit unexpectedly. The pool monitor is a contract employee that is paid by Harbor Pointe; SWRA handles the hiring for this position.

SWRA Centre - The carpet in the community room now needs to be cleaned about every three months due to use.

A large woodpecker destroyed one of the outriggers on the roof of the SWRA building. It is one at one of the highest points on the roof. Kevin will have it repaired.

Tree Removal - A tree that was leaning over one of the buildings started to fall on the common area in Redbud Villas. A tree service took it down.

Deposits and closings since last meeting

Deposits \$11,166

Closings 11 (includes the 10 transfer fees from the one previously reported sale)

TREASURER'S REPORT

Mike Dollar reported that he and Susan Thames have gotten the payroll issues that were discussed at the last meeting corrected with ADP. Revised budget is inline with the changes that have been made. Mike will make necessary changes to the budget with the addition management contract with the Cottages at Sunset Point. We are on target in cash balance as budgeted at the end of May.

OPEN AGENDA

Oakwood Lake - Southeastern Pond Management was able to present an estimate for a lime application to Oakwood Lake subject to removal of enough guardrail so they could launch their boat. The estimate was \$3,000. SWRA can remove the section of guardrail but replacing it is where the cost will be. Hagan contacted Hornsby Inc. and they estimated it would cost \$1,400 to reinstall the post and guardrail. American Fisheries is coming to give an estimate sometime this week. A less expensive option is to remove an 8ft section of the guardrail at Oakwood. Kevin will report back on the costs.

Tennis Court Resurfacing - Lowery Bothers, the company resurfacing the tennis courts is schedule to start June 10th. They will also add a bench to the area.

Welcome Centre Rental - Mike Bruce of Ivy Creek Healthcare is moving forward with a "boutique health" clinic. They will rent one side of the building, as they need their own receptionist. There may be some modifications, which will be done as leasehold improvements at their cost.

NEW AGENDA

Roads Report - Ingram Paving has started work on the patching and paving. Kevin reported that we tried a new product on Tree Top Lane, it is a leveling agent and is less expensive than other options and it is thicker than asphalt. If this proves to be as effective as the previous way, which involved putting in a new roadbed then it will be a good option. The life expectancy for this new product on roads with normal traffic is 8-10 years so it will be a longer-term solution for some of the lower traffic areas. This is the only area that it is suitable for in this year's program.

Drainage Problem - The pipe that runs under Whisperwood near the intersection of Palmer Drive will require most of the drainage budget SWRA has to repair it. Hagan Wagoner and one of his colleagues have inspected the pipe and it is in danger of failing which would close Whisperwood until it could be repaired. This has been area we were watching but we think the heavy rains the end of 2015 caused erosion that allowed water to flow around the pipe and now the creek is running under the pipe and not thru the pipe, which is washing out the dirt around the pipe.

Based on the issue with the Whisperwood pipe, we have reduced the patch/pave budget and the striping budget to allow more funds to repair the Whisperwood pipe. Below is what Hagan and Kevin are proposing as the reallocate the roads budget. The total roads budget was \$165,000 for the year. The remainder of the budgeted amount has been or will be spent on engineering and other evaluation costs.

1. Patch and Pave	\$100,276.95	(\$30,000 reduction from previous approved amount)
2. Road striping	\$ 20,000	(\$5,000 reduction from previous approved amount)
3. Drainage repair	<u>\$ 35,250</u>	
Total	\$155,526.95	

The Board approved a motion to adjourn into Executive Session to discuss legal and collection issues at 11:00 a.m.


Penny Alexander, Secretary


David Hargrove, President

Date approved: June 10, 2016

Minutes
SWRA Board of Directors Meeting
June 28, 2016

Call to order

President David Hargrove called the meeting to order at 9:00 a.m. Board members Gene Akers, Penny Alexander, Mike Dollar, Tom Dyne, Tom Nicholson and Patti Richardson were present. General Manager Kevin Eason was present to report.

Approval of Prior Minutes

The Board reviewed and approved the minutes of June 7, 2016 meeting as presented.

General Manager's Report - Kevin Eason

Deed for Debt - SWRA received another deed for debt from Doug Whitaker located on the corner of Fawn Ct and Vistawood and was under the 1987 covenants. SWRA now owns 77 lots.

Pineview Pool Security System - The security camera computer at the pool failed. After research Kevin suggested we replace the entire system for the same cost to just replace the computer. The old computer cost \$2,100 but has a couple of years of memory. The new system will cost just under \$2,000, will have wireless cameras viewable over the Internet but will only have storage for about two weeks. **A motion to purchase the replacement computer not to exceed \$2,200 carried.**

SWRA Centre Event - A transformer failed and power was out in certain areas of StillWaters this past Saturday night. This included the SWRA Centre. There was a class reunion in process in the community room when the power went out, they were not happy. Kevin went by the community room after they called the front gate several times in order to explain that Alabama Power was working to get the power back on. It was off from around 7pm to 9pm. A couple of the attendees were very unhappy. There was nothing that SWRA could do about the power outage.

Tennis Court Resurface - The tennis courts are open and completed by Lowery Brothers. The new bench is not exactly like the existing benches. It is the same color and has the same plastic coating on the legs and supports but the seat and back is aluminum. The company changed the design because the plastic on the seat and back would flake off after continued use.

Tree Removal - A recent storm caused several trees to fall around StillWaters. SWRA personnel were able to remove all but the large one at Poplar Point. Via email the Board had approved the expenditure to remove this large tree.

Vandalism Poplar Point - The new sign that was installed two weeks ago at Poplar Point was stolen this past Saturday night. The wood part of the sign was damaged beyond repair and a new wood holder section will have to be built. It was rotten and needed replacing.

Welcome Centre Rental - Ivey Creek Healthcare signed a lease for the office space at the Welcome Centre to open a small health clinic. They also made leasehold improvements to the space. Currently they plan on a soft opening July 5th and maybe a grand opening a few weeks later.

Deposits and closings since last meeting

Deposits	\$33,754.88
Closings	5

TREASURER'S REPORT

Mike reported that he had reviewed expenditures. We are behind or under budget of \$5000 in projections for transfer fees, which was based on the number of transfers collected last year through this month. This directly impacts our cash. Other than that we are on target with budgeted amounts at this point in the year.

OPEN AGENDA

Architectural Review Committee Member - Kevin spoke to one of Bruce Sharps references and he highly recommended him for the ARC. The reference has worked with Mr. Sharp and his firm for several years constructing new medical buildings. At the Board's request, Mr. Sharp has agreed to serve on the ARC. Bruce is an architectural designer and supervises the construction of buildings to make sure the plans he draws are followed.

Gate 34 Fence - Kevin has received three estimates to clean up, replace decayed boards and paint the old white fence at the back gate. The lowest estimate was \$3,700. The others were \$3,800 and \$4,500. Discussion followed to include other options: remove the fence, wrought iron or other materials for fencing to protect the entrance to SW, plantings, rock walls and to work with marina and golf course owners for rock sign to match one at gate 49, and to coordinate with the fire department to improve the appearance of the gate 34 entrance. The Board agreed that we cannot repair or spend money on property that is not owned by SWRA.

Tax Sale Lots - In order to satisfy the bank SWRA would need to get a quitclaim deed signed by the previous owner. As recommended by Attorney Balch, SWRA has sent letters for some of these former owners requesting that they sign and notarize a quitclaim deed in order to clear the title so that SWRA can sell the lots. SWRA will send this initial letter to all past tax sale lot owners. Mr. Scott Harris, the builder that wanted to purchase two tax sale lots from SWRA to build two spec houses, has requested reimbursement for funds he

spent for a perk test, survey, and other cost. Per our attorney SWRA is not obligated to reimburse him and should not, he took the risk, without a signed contract, to have the work performed. Kevin had offered him two other lots that SWRA has clear title on however Mr. Harris turned the offer. He is looking at two lots not owned by SWRA. **After discussion and input from the Attorney Balch the Board agreed that SWRA is not responsible to reimburse him for any money that he prematurely spent, as there was not a contract.**

SWRA July 2nd Family Fun Festival - The July 2nd family festival preparations are on schedule. The slides, face painting, music, food, etc. have all been confirmed. This event is sponsored by SWRA for StillWaters property owners. No other sponsors will be sought for this event. There will be sponsors for the fall barbeque and fun run.

NEW AGENDA

General Manager Continuing Education - Kevin has completed the required course work the Association Management Specialist (AMS) designation from Community Associations Institute. This is the next step in receiving the Professional Community Association Manager (PCAM) designation. Kevin requested that the SWRA Board sign an affidavit confirming that he has worked for SWRA for at least five years. This is required for the AMS designation. **A motion that President Hargrove signs the necessary document was approved unanimously.**

Sale of Land - An adjacent property owner, David Hargrove made a proposal to purchase a small, unused portion of an old unpaved road bed off Crestview Lane, that was originally suppose to be Crestview West to Lot 46. David Hargrove excused himself from the meeting so the board members could discuss the proposal. The sale would be handled with a quitclaim deed for the small parcel that is 128 feet of unpaved land. The sale would be to lot owner 46. The Hargrove's offer to purchase was \$500 plus survey fees and all closing costs. Kevin and Treasurer Mike Dollar both stated that they thought that the offer was more than reasonable. **After discussion a motion to approve the sale carried unanimously. David was brought back into the meeting at this time.**

SWRA Committees - The subcommittee presented a list of committee members and Board advisors. The list was discussed, areas of responsibilities reviewed and additional suggestions for members made. Tom reported on the discussion of the Neighborhood Council (NC) at its last meeting. Their last meeting will be in July. Many of the NC representatives already serve on SWRA committees and others will be invited to serve on the Recreation Committee.

Golf Cart Policy Update - A written copy of the subcommittee's updated policy was reviewed. The recommendations of the committee were discussed. Safety for residents, owners and visitors is our major concern and goal for SWRA. **A motion to approve the update as amended carried unanimously.** This will be publicized through the SWRA newsletter, condo newsletters, and the *SWRA eflash* in order to inform property owners. It will also be sent out with the annual letter and association fee invoices.

Fireworks Policy Update - A written copy of the subcommittee's updated policy was reviewed. The recommendations of the committee were discussed. **A motion to approve with a few minor revisions was approved.** Kevin and Gene will update the SWRA policy manual. This will be handed out at gate on holiday weekends with the boat trailer parking notice in order to inform weekend owners and visitors.

Combined Condo Management Report - Kevin distributed a written income statement showing year-to-date amounts. The action of SWRA managing these entities has unified the community and brought inclusion into StillWaters as a complete community in addition to making the enforcement of the covenants easier while producing a profit.

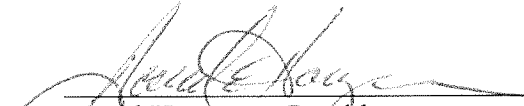
The job has grown and Kevin is currently the point of contact for all calls and concerns. In an effort to be more efficient the point of contact will be a designated staff member on site during work hours to manage and trouble shoot. Kevin won't be a conduit for day-to-day maintenance and needs. Kevin proposed that SWRA try this new system with Stoneview Summit Condominiums first to allocate an employee to more time to a single location. There will have to be an increase in management fees to the condo associations to compensate for these staff hours.

Update on Roads Project - Prestwick Drive was in original repair proposal at a cost of \$7900 and was prioritized at the end of the list but it had to be postponed due to lack of funds. About five years ago we did drainage work there. The drain was completed but the access work was not completed. SWRA was planning putting in a riprap flume. A property owner on Prestwick had a business contact that owns a concrete company give him an estimate, which was \$5000 and lower than the riprap costs. The property owner offered to pay half the costs if SWRA would pay half. This is a good option.

Currently SWRA is at \$156,023 on total expenses, which does not include a new sinkhole on StillWaters Drive and Fern Lane. Kevin does not have a quote on the repair costs for the sinkhole because they can't know how deep it is until they open up the pavement. Hagan Wagoner of ProgreCiv Group and Kevin will continue to adjust the projected work as they continue to manage the paving, patching and drainage programs. Kevin has projected that \$163,523 will be the total expenses, which includes fees for Consultant Hagon Wagoner's work. The 2016 annual budget for roads and drainage was \$165,000.

The Board approved a motion to adjourn into Executive Session to discuss legal and collection issues at 11:52 a.m.


Penny Alexander, Secretary


David Hargrove, President

Date approved: *July 19, 2016*

Minutes
SWRA Board of Directors Meeting
July 19, 2016

Call to order

President David Hargrove called the meeting to order at 9:00 a.m. Board members Gene Akers, Penny Alexander, Tom Dyne and Patti Richardson were present. Mike Dollar and Tom Nicholson were excused. General Manager Kevin Eason was present to report.

Approval of Prior Minutes

The Board approved the minutes of the June 28, 2016 ~~Executive~~^{Regular} Session Minutes as presented. There was no July 5th meeting.

9:03 a.m. A motion to move into Executive Session was approved.

11:40 a.m. The Board reopened the Regular session.

General Manager's Report - Kevin Eason

Deed for Debt - SWRA received another property under the deed for debt program. SWRA now owns 78 properties. The property was already under the 1987 covenants.

Ivey Creek Healthcare Clinic at StillWaters - The medical clinic held their ribbon cutting at the Welcome Centre and it was well attended. They are optimistic about the customers they expect to see. It is a benefit for property owners to have a clinic at StillWaters. They had several patients during the four hours they were open. If this continues, they may be able to expand their hours and number of days.

July 4th SWRA Family Fun Festival - The festival was well attended. Due to the high temperature it was difficult for parents to stay long, the kids were fine. Early morning and late afternoon was the busiest. From 1-3 p.m. was a little slow. Staff and volunteers did an excellent job and it was enjoyed and much appreciated by those who attended.

Pineview Pool Computer - At the last meeting the board approved purchasing a new security camera system for the pool. Kevin found an old computer that worked the old system, hooked it up and it is working fine. It was the computer taken out of gate 49 last year when we converted the system. It may work for a few weeks or few months. We will wait until it stops working before making a change.

Poplar Point Villas Sign - This has been repaired (except for the paint) and game cameras have been set up in order to catch anyone trying to damage it again. We had to repair a sign on Hart Lane that was knocked down. There were two stop signs knocked down but not damaged, we only had to stand them back up in the holes.

Tennis Court Benches - The two benches for the tennis court have been back ordered. They will be installed in the next few weeks.

SWRA Truck Repair - The AC in one of the SWRA trucks had to be repaired at a cost of \$600.

Deposits and closings since last meeting

Deposits	\$19,655.27
Closings	6

TREASURER'S REPORT

At our last meeting Mike Dollar had mentioned that SWRA was under budget in the Transfer Fees item. Kevin reported that as of July 19, 2015 SWRA had collected \$29,100 in transfer and this year that amount is \$23,700 on the same date.

The Board discussed the condo budget items and agreed that we should add an expense line item for the General Manager's time for each association in order to reflect the true costs associated with the management of the condos.

OPEN AGENDA

Gate 34 Fence/Entrance - Repairing and painting the wooden fence is estimated to cost between \$3700 and \$4500. After discussion at our last meeting, Kevin had met with one vendor to obtain an estimate on putting in a 24" rock wall to match the one on the entrance side. The estimate is \$15,000-16,000. Another option was to have our landscape company, Scott Miller to look at the area to install some landscape items to replace the fence such as switch grass to match what is there. Kevin will continue to work on the options.

NEW AGENDA

Update on Roads Project - The Living Waters Church Board expressed appreciation for the cross walk painted across Lakeview Ridge linking the church and the church parking lot during the recent road re-striping project.

There continue to be requests from property owners who have paving or drainage concerns in their area. A property owner approached Hagan Waggoner concerning drainage on their property in the Cardinal Heights area. Kevin and David Hargrove have also looked at the area. Hagan prepared an estimate. This will be added to the Roads list for consideration and review for next year's project. All monies for this year have been spent.

SWRA Committees - Tom Dyne discussed the Neighborhood Council's upcoming meeting and their plans to dissolve the Council. Members will volunteer on existing SWRA Committees. Some of the activities and events of the Neighborhood Council will be incorporated into the Recreation Committee.

Golf Cart Policy Update - The updated policy will be highlighted in next month's SWRA newsletter. This will be publicized through the SWRA newsletter, condo newsletters, and the SWRA eflash in order to inform property owners. It will also be sent out with the annual letter and association fee invoices sent to all property owners.

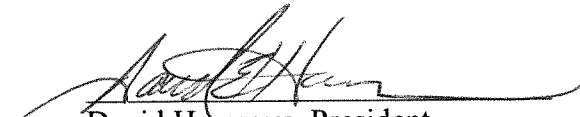
Copier Replacement Contract- Brent Spink of Automated Business Machines has presented a proposal to replace the Xerox copier to include buy out contract. Kevin is recommending that SWRA change out the machines if the costs can be kept approximately the same. The Board agreed that Kevin has the authority to negotiate this new contract.

Fireworks Policy Update - There were a few complaints over the 4th of July weekend, but there were fewer fireworks than in past years. We will continue to distribute the "No Fireworks" policy at the gate with visitor's passes along with the Golf Cart and Boat/Trailer Parking policy notifications.

Gate 34 Damages by Truck - A dump truck owned by Brown Trucking hit the card reader on the entrance side of gate 34. An insurance claim has been filed with Brown's insurance carrier, Farmer's Insurance, who will pay the claim. The particular card reader SWRA uses is no longer manufactured. They are now smaller and less powerful but our gate company representative thinks he can make it work without having to replace the whole system at the gate. If we replace the entire system it would mean having to issue new gate cards to all property owners. According to our gate company it is taking 6-8 weeks to receive parts. The keypad doesn't work and Gate 49 cannot communicate with Gate 34 until it is repaired.

The Board approved a motion to adjourn into Executive Session to discuss legal and collection issues at 10:47 a.m.


Penny Alexander, Secretary


David Hargrove, President

Date approved: August 9, 2016

Minutes
SWRA Board of Directors Meeting
August 9, 2016

Call to order

President David Hargrove called the meeting to order at 9:03 a.m. Board members Penny Alexander, Mike Dollar, Tom Dyne, Tom Nicholson and Patti Richardson were present. Gene Akers was excused. General Manager Kevin Eason was present to report.

Approval of Prior Minutes

The Board approved the minutes of the July 19, 2016 Regular Session Minutes as distributed.

General Manager's Report - Kevin Eason

Drainage - The drainage flume installation the Board approved for Prestwick has been completed and was very nicely done. SWRA had agreed to pay half of the costs based on the original estimate with the property owner paying the other half. The required length was longer than estimated and the adjacent owner paid all additional costs incurred in order to complete the work this year. Hagan Wagoner confirmed the planned drainage flume and its construction.

Gate 34 Repair Estimate - The repair estimate for the gate damage caused by the dump truck has been forwarded to the company's insurance company. The cost of the equipment has come down over the last couple of years. The gate company has ordered the parts but the estimated ship date is August 26th. The gate is now open but not functioning

Gate 34 Signal - According to Charter/Spectrum the cable signal for Gate 34 has been enhanced and this should correct the issues we have had viewing the Gate 34 cameras at the main entrance gate.

Gate 49 Attendants - A new security company has recently moved into our area and they are currently providing security service for several of auto parts manufacturing companies in our area. The local manager seems to think he can offer us a program to provide gate attendants at a cost reduction. He is working on an estimate.

New Home Construction - There are six new houses being constructed in StillWaters. This has caused some issues with contractors working on Sunday but this has been discussed with all the builders and they understand the ARC rules.

Storm Damage - Several trees fell across our roads during recent storms with one blocking the exit side of the back gate. All roads are now open but SWRA does not have the equipment to remove the trees, they have been pushed to the roadside. Kevin has contacted

a tree company to remove them.

Tennis Courts - The new benches for the tennis court were finally installed.

Vehicle Counts - The number of vehicles thru the gates in July is up 31% over July 2016. Some of this increase may be due to better record keeping but it is a significant increase. Over the past three years looking at just July we have steadily increased between 18% and 20% until this year. More people in StillWaters put additional stress on roads & resources.

Deposits and closings since last meeting

Deposits	\$ 56,147.12
Closings	14

TREASURER'S REPORT

Mike reported that SWRA has received the year-end financials from McDaniel & Associates. Our accounting firm Warren Sasser & Associates forwards the information to McDaniel for the annual audit review.

He made the following points:

- With the new construction of homes we are on budget for real estate activity fees.
- Roads came in over budget by about \$7,500 for the year.
- The investments SWRA made in the Welcome Centre building to reduce operating expenses is paying off with lower power bills.

The Board agreed that Mike and Kevin would define the General Manager's time costs to present at the annual condo association meetings with the financial presentations in order to reflect the true expenses incurred in managing the condos. Otherwise, the GM's cost will not be allocated for normal financial statement purposes.

The Board agreed to move into Executive Session at 10:00 a.m. to meet with invited guests concerning a legal issue.

The Regular Session was resumed at 10:45 a.m.

OPEN AGENDA

Fall Barbeque Event - Response to the bar-b-que and chili cook-off has been very low. Kevin has contacted a couple of property owners who had expressed interest in the event and they still like the idea but do not want to participate. The even date is set for October 8th. If we do not have a minimum of a dozen contestants by September 1st, the event will be cancelled.

NEW AGENDA

Mosquito Control - Over the past couple of years during the summer months we have had the SWRA Centre, pool, park, entrance, and this year the Welcome Centre treated for mosquitoes. Kevin is suggesting that the board consider a seasonal service for year-round mosquito control. This is the cost for ten treatments a year. Welcome Centre, gatehouse, entrance way \$375 per treatment for ten treatments. SWRA Centre and pool \$275 per treatment for ten treatments. Tennis courts \$55 per treatment for ten treatments. After discussion the Board approved ten treatments for the SWRA Centre and Pineview Pool area only and that Kevin could utilize one-time treatments for special events at Moonbrook Park in times of the year if needed.

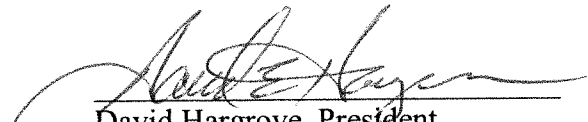
Storage/ Maintenance Facility- The need for a working maintenance area has increased over the last several years. We currently store supplies, paint, gate parts, pool furniture and pavers, Christmas decorations, tools and other items in several places within StillWaters as well as offsite in a \$45 per month rental unit. Several options were discussed. In the past the Board has discussed building a maintenance facility between the pool house and SWRA Centre utilizing the central location and same parking lot. The bathrooms and Pineview Pool house have been on the long-term list for repairs and updating. It was agreed that we would explore and pursue plans to renovate and add on to the existing pool house to accomplish multiple goals.

Golf Cart Policy Update - Several golf cart owners have already responded to the updated policy. SWRA is distributing and recording numbered decals to golf cart owners under the no fee policy. Some have questioned the need for rear brake lights. After discussion it was agreed to leave the policy as recently updated in a need to promote safety as much as possible. There are relatively inexpensive rear light kits that can be added to carts.

Miller Landscape Contract - We will be looking for a new company to contract for the coming year. Miller's does not have Worker's Compensation insurance, he has let it lapse. Keith Hiatt and Kevin have again discussed having the golf course handle some of the landscape contract for the coming year.

The Board approved a motion to adjourn into Executive Session to discuss legal and collection issues at 11:25 a.m.


Penny Alexander, Secretary


David Hargrove, President

Date approved: August 23, 2016

Minutes
SWRA Board of Directors Meeting
August 23, 2016

Call to order

President David Hargrove called the meeting to order at 9:03 a.m. Board members Gene Akers, Penny Alexander, Mike Dollar, Tom Dyne and Tom Nicholson were present. Patti Richardson was excused. General Manager Kevin Eason was present to report.

Approval of Prior Minutes

The Board approved the minutes of the August 9, 2016 Regular Session Minutes as distributed.

General Manager's Report - Kevin Eason

Dadeville Gas Company Construction - Dadeville Gas should complete the new gas line this coming week. They plan on tying into the existing gas line around the intersection of Hickory Way and StillWaters Drive. They will use directional boring for the remaining gas line so that none of the existing yards along StillWaters Drive will be affected by the installation. They have reassured Kevin that after installation of the new gas line is complete they will repair any damage and clean up the area.

Gate 34 Repairs - The correct parts for gate 34 repairs have been shipped. We should be able to have the gate repaired soon. We received a settlement check from the insurance company of the dump truck that damaged the card reader.

Gate 49 Repairs - One of the old barrier arms at Gate 49 broke. It was one of the original arms and the aluminum arm split at the seam. A new arm is on order. Until the new arm arrives there will not be a barrier arm on the outside exit gate.

Golf Cart Registrations - We have had several golf cart owners register their golf carts. We are tracking these in the Quick Books program and issuing them a window decal.

Landscape Issues - We are exploring separating the grass cutting and maintenance of the landscaped areas into two separate scopes of work. Kevin is obtaining bids on the landscape portion and as discussed has sent the golf course the grass cutting portion to consider. Once we have viable bids we will contact the Landscape Committee to review. We have no choice but to end the contract with the current landscape company because they are unable to obtain workers comp insurance as required by our contract.

Deposits and closings since last meeting

Deposits	\$42,930
Closings	7

TREASURER'S REPORT

No report at this meeting.

OPEN AGENDA

October 8th Event - Response to the bar-b-que cook-off was low. Kevin suggested scaling it down to a "Picnic in the Park". He is considering a chili cook-off and a golf cart parade. There may be a small amount of SWRA costs to hold an event. Auburn University vet school has a Canine Performance Sciences program (research and dog detection program). They will come and do a demonstration in the morning.

NEW AGENDA

SWRA Centre Flooring - Kevin has been obtaining estimates and options to replace the carpet in the downstairs meeting room. The condition of the carpet is poor even though it has recently been cleaned. The Board has been anticipating replacing this for a while. We have considered tile, carpet squares, wood flooring, regular carpet etc. A couple of flooring people have suggested water proof vinyl plank flooring because it is more durable than carpet, has better sound absorption than tile, and has a claimed life span of fifty years. The current carpet was installed in November 2010 at a cost of \$6,682 for the 1,505 square feet in the community room. The cost to install vinyl plank will be \$9,880, which includes removing the double-glued carpet that is in the community room. Micki Joel has picked out a color and style that looks very good. Kevin is now suggesting the board considers replacing the floor before the holiday season using funds from the SWRA Centre building reserve to cover the cost.

A motion to approve replacement of the carpet downstairs with the vinyl flooring shown at a cost of no more than \$10,000 with the funds to be taken from SWRA Centre Reserves was made. The motion was seconded and carried unanimously.

Sunset Point I Bookkeeping Position - Patti Richardson will retire at the first of year as the SSPI bookkeeper and at her suggestion Kevin is proposing that SWRA take over the accounting. There are approximately 100-115 timeshare owners and monthly reports must be made to Interval International Timeshare Group. The Board agreed that Kevin should pursue these discussions with the SSPI Board.

Labor Day Weekend - Kevin reported that he would coordinate security with the condo associations for the weekend. It was very helpful over the 4th of July weekend.

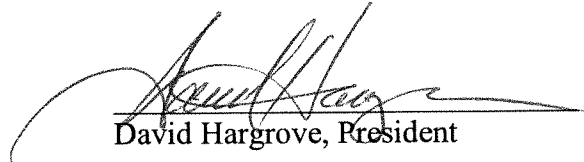
Moonbrook Park Lighting - We have used all the globes that we had in reserve. The LED lights explode and crack the globes (\$39 each for small and \$69 for large). Kevin reported that he would order new globes at an approximate cost of \$700.

Gate Attendant Contract - Universal Protection Services has presented a proposal to contract for Gate 49 attendants. Twin City Security has handled our third shift and two Sunday shifts (72 hours per week). The Board has considered outside contracts for all the

gate attendants, however our daytime attendants are public relations personnel also and have done a good job. The professionalism is a concern. Universal has taken over several of the auto parts companies from Twin City. Kevin will further review the proposal and report back to the Board. Full-time coverage is 168 hours per week. Gene offered to assist in developing a formal service level agreement that identify our expectation and duties with penalties included if performance is not met. Mike and Kevin will look at the overall costs to SWRA. References will be checked also.

The Board approved a motion to adjourn into Executive Session to discuss legal and collection issues at 10:55 a.m.


Penny Alexander, Secretary


David Hargrove, President

Date approved: *Sept. 6, 2016*

Minutes
SWRA Board of Directors Meeting
September 9, 2016

Call to order

President David Hargrove called the meeting to order at 11:25 a.m. following the Executive Session with Attorney Russell Balch. Board members Gene Akers, Penny Alexander, Mike Dollar, Tom Dyne and Patti Richardson were present. Tom Nicholson was excused. General Manager Kevin Eason was present to report.

Approval of Prior Minutes

The Board approved the minutes of the August 23, 2016 Regular Session Minutes as distributed.

General Manager's Report - Kevin Eason

Gate 34 Repairs - As soon as the new parts were installed the gate operated as normal for about two hours then it quit working. The board that was just replaced was shorting out and overheating. Smith Electric checked the voltage to all components and they discovered uneven voltage to different components. Alabama Ornamental thinks there is a wire crossed or loose and is scheduled to come replace all wiring on the entrance side of gate 34.

Labor Day Weekend Report - There were no major incidents over the Labor Day weekend. The deputy patrol, that was used on all three summer holiday weekends, seems to have reduced the number of incidents.

Oakwood Lake - An additional estimate for spreading lime at Oakwood Lake from American Sport Fish located in Pike Road, AL has been received. Their estimate was almost identical to Southeastern Pond Management at \$3,950. Based on the cost to spread lime in Oakwood, Kevin recommended to the board that this subject has been investigated and is not an issue that warrants the cost. **The Board agreed to not pursue this at this time.**

Road Report - Several road reflectors that were installed a couple of months ago have already come loose from the road. The contractor will come back and replace them. He claimed this is normal if the glue they use dries too fast and the reflector does not adhere to the glue.

Tree Removal - Alabama Power has marked a few trees to be removed that are located in their power line easement along some of the residential roads. The trees are either dead, dying, or pose some other threat to damaging the power lines. They started removing these

trees about a week ago and have indicated it may take a few weeks to remove all marked trees due to the location of the trees.

Deposits and closings since last meeting.

Deposits	\$13,182
Closings	7

TREASURER'S REPORT

Mike reported that the SWRA cash account is in good shape at this point. Roads and drainage allocation is approximately \$12,000 over budget. Kevin and Mike continue to monitor the gate repairs, which have been numerous this year.

OPEN AGENDA

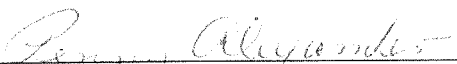
October 8th Event - The barbeque cook off has been changed to a Picnic in the park event, which will kick off at 9:30 a.m. with bouncy houses for children and music for all. The Auburn University vet school Canine Performance Science will do a presentation dog detection program. They will come and do a demonstration at 10:00 a.m.

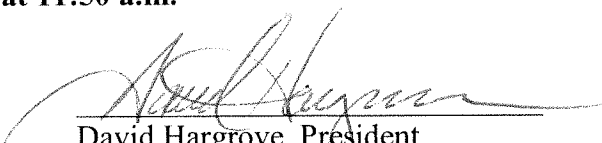
SWRA Centre - After reviewing four bids, the new flooring for the community room has been ordered from Gregory House of Carpets. Kevin reported that it is scheduled to be installed September 12-14th Ray Miller will paint the trim and touch up the walls. The cost of the project is just under \$10,000 and funds will be taken from the Reserve account for the SWRA Centre.

NEW AGENDA

Condo Association Management Contract Renewals - Since the last board meeting Kevin has met with the following condo associations: The Pointe, Villas on The Harbor, and Harbor Pointe. These were board meetings or annual owner meetings. All have agreed to renew their management contract with SWRA. There will be a slight increase in a couple of the contracts based on the level of service provided.

The Board approved a motion to adjourn at 11:50 a.m.


Penny Alexander, Secretary


David Hargrove, President

Date approved: Sept. 26, 2016

Minutes
SWRA Board of Directors Meeting
September 20, 2016

Call to order

President David Hargrove called the meeting to order at 9:07 a.m. at the SWRA Centre. Board members Gene Akers, Penny Alexander, Mike Dollar and Patti Richardson were present. Tom Dyne and Tom Nicholson were excused. General Manager Kevin Eason was present to report.

Approval of Prior Minutes

The Board approved the minutes of the September 6, 2016 Regular Session Minutes as distributed.

General Manager's Report - Kevin Eason

1987 Covenants - Another 1974 property was recently subjected to the 1987 covenants.

Deed for Debt - SWRA received another lot located on Bambi Court from the Nailen's. They were past due for the 2016 fees. They had owned the lot since 1988. They are on a fixed income and could no longer afford the fees. SWRA now owns 79 lots. We sold four lots the past few days so that will change the total to 75 when these sales close.

Debris Cleanup - Someone dumped a large amount of landscape debris at the end of Doe Skin. It has not been dumped very long but we have no way to tell who dumped it. It will take a dump truck and cherry picker to clean it up.

Deed Restriction Enforcement - The owner of Lot 7 off Highway 34, Forest Glen S/D has been given a 14 notice to submit a plan to bring the property into compliance with the court order in place, which was granted in the resolution of the Auction Deeds Case.

Gate 34 - Alabama Ornamental found a control wire that had become disconnected from the card reader and had shorted out the motherboard. They repaired it and the gate is working properly.

Sign Repair - We had to repair a few signs this week. Large trucks had hit a couple of signs and some were old and faded.

Sunday Construction Complaints - There have been several complaints from different owners about contractors working on the houses under construction on Sundays, Kevin personally checked all houses under construction on a recent Sunday at approximately

11am and again at 2pm to confirm any construction work. At both times no contractors were present and no work was being performed.

SWRA Centre Flooring - The new floor for the community room was delayed and is now scheduled to be installed on October 3 and 4th.

SWRA Storage Building - Architectural Designer Bruce Sharp has volunteered to work up a rough set of plans for a pool/storage building. He has looked at the site and taken measurements. Mr. Sharp currently serves as a member of the SWRA ARC. He has also agreed to include a materials list to help us obtain a more precise estimate from a builder.

Deposits and closings

Deposits	\$25,709
Closings	4

TREASURER'S REPORT

No report this meeting.

OPEN AGENDA

New Security Company Contract - Mike and Kevin have determined that the new proposal is more costly than the current company. At this time they are recommending that we keep the one we have as it also offers us more flexibility and more control over the reception and greeting of those entering.

ChilWaters (Mike Lewis) Legal Action - **This does not include the residential home lot owned by the Lewis' in Water's Edge. These are 45 other platted lots. The legal case is due to non-payment of annual association fees required by the covenants on the lots. The total outstanding fees are \$198,308.70 starting in 2009.** The attorney fees so far concerning ChilWaters are just under \$10,000. After a recent court proceeding and the receipt of additional information, the Board decided not to pursue foreclosure on lots due to advice of council at this time. Even though SWRA has been granted a Judicial Lien by the Court we are in third position behind the mortgages on the lots. SWRA will continue to keep liens on the lots in place as the lots cannot be sold without the liens being paid and cleared.

NEW AGENDA

Commercial Signage Concerns

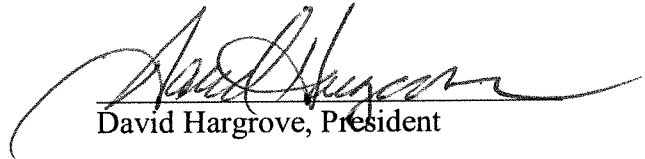
- Temporary signs put out by Copper's Grill have been cleaned up and residents have responded with positive comments.
- The Golf Course is planning on putting a permanent sign at the entrance to the parking lot and club house that will blend in design with the clubhouse.
- The public businesses in StillWaters are considering replacing the large stone entry sign at Gate 49. They are considering extending the rock columns up about four feet taller than it is now and adding Copper's Grill to the StillWaters Golf and Harbor Pointe Marina listings.
- A sign proposed by Ivy Creek has been denied.
- The State DOT contacted Kevin stating they would be removing the two small SWRA construction traffic signs located in the Hwy 49 right of way. After discussion with the DOT representative they are allowing a pending permit status.

Landscape Agreement - SWRA is changing landscape companies due to a Worker's Compensation issue with the current company. A2Z Landscape has presented a proposal for the landscaping portion of the contract which includes both entrances, the Moonbrook triangle areas, villas, crepe myrtles areas; in other words, all but grass. They would handle the trimming, cutting and fertilization. SWRA has approached Keith Hiatt of StillWaters Golf to handle the cutting, trimming and fertilization of the grass areas. Kevin and board members feel that this would be good for our community as a whole to support StillWaters Golf and have them handle this portion. Kevin would like to try both on a temporary basis for a few months in order to evaluate.

SWRA Board Scheduled - After review, the meeting scheduled for October 4th will be cancelled. The next meeting will be October 18th as scheduled.

The Board approved a motion to adjourn and move into Executive Session at 10:15a.m. to discuss legal issues.


Penny Alexander, Secretary


David Hargrove, President

Date approved: Nov. 1 2016

Minutes
SWRA Board of Directors Meeting
November 1, 2016

Call to order

President David Hargrove called the meeting to order at 9:02 a.m. at the SWRA Centre. Board members Gene Akers, Penny Alexander, Mike Dollar, Tom Dyne and Patti Richardson were present. Tom Nicholson will arrive a bit later due to an appointment. General Manager Kevin Eason was present to report.

Approval of Prior Minutes

The Board approved the minutes of the September 20, 2016 Regular Session Minutes as distributed. Note: There were no SWRA Board meetings in October.

General Manager's Report - Kevin Eason

Boat Storage - Someone hit the light pole at the boat storage yard. It was hit hard enough to break both lights loose from their mounts. The pole is damaged but not enough to cause a structural problem. Both lights have been repaired. This happened sometime between September 30 and October 6. Whoever hit it would have known about it however they did not report the damage.

Campaign Signs - Several campaign signs have appeared around Stillwaters. We are removing the signs and placing them at the front door of the house where they are located. A sign violation notice is attached to the campaign sign explaining to the property owner these types of signs are not allowed unless the ARC first approves them. So far all violators have understood and been very cooperative.

Collection of Past Due Fees - With the sale of 2 properties (Timothy Smalls) SWRA received \$2,900 in past due association fees owed. In another transaction, SWRA collected \$8,600 in past due fees on lots sold by Michael Weaver to Paul Hays. Mr. Hays had purchased the properties subject to the SWRA lien for the unpaid fees.

Covenant Changes - One of the Timothy Smalls lots was under the 1971 covenants and the other was a 1974 amendment property. The new owners converted both properties to the 1987 covenants at closing. SWRA had another '74 property converted to '87 by a current owner.

We now have 1,441 properties under the '87, 321 under the '74, and 45 under the '71. Having all properties under the 1987 covenants is a long-term goal of SWRA.

Covenant Violation/ House Sold -The Watts' house on Lakeview Ridge has been sold and a closing is set. SWRA had initiated legal action against the Watts for a trailer covenant

violation. The trailer had been parked in their front yard for almost a year and they always had an excuse as to why it was not moved. Since the house is sold and the closing is pending our attorney has been instructed to hold off on lawsuit until November 10th. The closing on the sale of the house is scheduled for November 7th.

Critter Control - Beavers have cut down several small trees behind the tennis courts. Kevin tried a suggestion by the extension office to get rid of the beavers, however it did not work. Pesty Critters came to look at the area where the beavers are making a dam. They would be happy to trap the beavers but did not think it would help much. A new family would move in when the current family is removed. Since beavers have found this location they are more likely to keep coming to the area. The Board agreed with Kevin's recommendation not to spend money on an eradication program that would likely not be successful.

Gate Repairs- The power source for the keypad at the back gate failed last week. We were able to replace it without having to contact the gate company saving several hundred dollars. Sales of transmitters have increased due to the lower power card reader at the 34 gates.

There are new yellow barrier arms on the entrance gate. Two of them are new and the other two were painted to match. It is the DOT safety yellow. We had ordered these a few months ago and we just recently received them.

Gatehouse Update 49 - The damage to the ceiling of the 49 Gate overhang was repaid and will be painted by Ray Miller soon. Woodbird Flooring reimbursed SWRA for the repairs to the 49 Gatehouse. One of their trucks was taller than the roof and damaged the underside of the overhang.

Golf Course Cleanup - Kevin reported that he has received several positive comments about the clean up around Beaver Pond that Keith Hiatt completed last week. It looks great.

Harbor Pointe Marina - They are improving the anchoring of the floating docks that currently are held in place by an anchor and cable system, now the docks will be held in place by pilings driven into the ground.

They are awaiting FERC permit approval for a 14-foot extension to the main dock that will make it easier for boats to turn around and help reduce wake around the fuel docks.

Invoicing - Boat storage and garbage can service invoices have been mailed and payments are already coming in.

Park Light Replacements - There are a few lights out at the park and entrance gate. We tried a cheaper, no-name LED post top light bulbs that were about \$10 each. They blow up due to overheating. We will switch back to LED bulbs, which cost about \$45 each from a reputable name brand. The \$45 LED bulbs are still less expensive than the old metal halide.

Pineview Pool Storage - The majority of the pool furniture has been put into storage.

Sign Replacements - As previously discussed by the board, badly faded or damaged Informational signs are being replaced grouped by areas so that they will match.

Stoneview Summit (SVS) Condo Association Annual Meeting - The Stoneview Summit Condo Association annual meeting is scheduled for November 12th. They will elect new board members. There have been many emails being sent to property owners, some containing much misinformation. There is a power struggle with many accusations flying around. SWRA currently has a management contract with SVS.

Street Sign Posts - We had to replace three signposts this past week because they have fallen down over the past couple of weeks. This is due to termites or rot damaging the signpost causing them to collapse.

SWRA Centre Updates - The carpet had been installed over the old tile floor, which had a substance no longer used and with the installation of the new wooden floor, the tile had to be removed. The removal was not in the original job bid so there was a slight increase in job cost. Gregory's Carpet has completed the installation of the new floor. It had been six years since the walls were painted and this was a good time to patch holes and repaint some of the walls. Ray Miller has finished the painting and all looks good as new.

SWRA Lots - We now have seven lots pending to be sold. The money received from the sale of the lots and the transfer fees should be around \$10,000. After the sale of these lots is complete SWRA will own 69 lots.

SWRA Picnic in the Park - The first "picnic in the park" was a success. Everyone that attended seemed to enjoy it. Attendance might have been better if the Auburn football game had not started at 11am. Susan Thames won the chili-cooking contest. David Hargrove was one of the chili judges. Kevin reported on a few changes that we might consider for any future events.

SWRA Truck - Four tires on one of the service trucks were replaced and the oil was changed at the same time. Total cost was \$505.93.

Water Line Breaks/ Road Repairs - There have recently been several water line breaks in StillWaters. This happens whenever we have extremely dry weather. The shifting of the ground is more than the old PVC pipes can withstand. This causes damage to the asphalt and more cost to SWRA to repair.

Deposits and closings from Sept 20th - Nov. 1, 2016

Deposits \$58,067.76

Closings 16

TREASURER'S REPORT

Maintenance Fees

COLA announced a .3% increase, which, if applied to the current SWRA annual maintenance fee as provided in SWRA Covenants, would result in an increase of \$1 per property. Mike recommended that due to the cost of changing the amount on our invoicing (it is an individual invoice change, not a global change) that SWRA keep the fee the same as last year. **A motion to keep the 2017 annual Maintenance Fee the same as 2016 was approved unanimously.**

2017 Budget

Mike has begun working on the budget for 2017. He reported that SWRA would have an increase on the overall landscaping expenses. We now have divided the work into two contracts, one that handles the grass cutting and the other for landscaping. This will be an increase from last year of \$18,000 more for 2017 than 2016.

Other items that have been discussed for inclusion in the budget are:

- An addition and update of the Pineview Pool House to house a maintenance and storage area.
- Roads increase in budget due to drought, which always increases damages to the roads and due to new construction on unimproved roadways.
- Gate repairs continue to be a huge and continual expense for the association.
- Purchase of a longer conference table and chairs for the SWRA Centre.

A motion to authorize Kevin to move forward with projections and a plan to include the engagement of Architectural Designer Micki Joell on additional space for a storage and maintenance facility incorporated in the update of the Pineview Pool building was made. The motion was seconded and approved after discussion.

Cash

Mike reported that we received an additional \$25,000 invoice for road striping. Roads & drainage will end up \$41,000 over budget for 2016. Transfers from the Contingency fund, which has a current balance of \$90,000, could potentially cover the overrun. Mike suggested that we wait until year-end to see what the Unreserved Cash balance is before deciding on how to handle this. We have \$40,000 budgeted to be added to our reserves at the year-end if funds are there. Mike will make recommendations at the end of 2016 as to how much to transfer to our reserves and, possibly, how much needs to be moved from the Contingency Reserve to cover the Roads & Drainage overrun.

A motion to move into Executive Session was approved at 10:50 a.m.

The Board moved back into Regular Session at 11:20 a.m. with out Patti Richardson who had to leave for an appointment.

OPEN AGENDA

Landscape Contract - Landscape Contract - Miller's Landscape was unable to provide proof of workers compensation insurance, which had been requested several times and a letter had been sent to them requesting proof of insurance. Their contract was terminated on Friday, September 30th.

After discussion, the Board had agreed to split the landscaping contract into two parts, one grass cutting and engage Keith Hiatt of SW Golf and the landscaping into a second contract.

Kevin obtained three estimates for the landscape work in StillWaters. A2Z Landscaping had the lowest bid based on a two-year contract. **Via email reports, the Board approved the immediate hiring of A2Z and SW Golf.** A2Z also handles the landscaping for Stoneview Summit, The Pointe, The Cove, and a couple of other condo associations in StillWaters.

The roadside grass cutting and right of ways will be handled under a separate agreement. In order to make sure that this is a good arrangement for both SWRA and SW Golf it will be handled on a month-to-month basis. StillWaters Golf Club and A2Z Land Creations are currently operating under these arrangements.

Sunset Point One (SSPI) Timeshare Bankruptcy - SWRA received notice from the Bankruptcy Trustee for Sunset Point One that the first hearing will be November 10th. Trustee Cecil Tipton has control but cannot approve the payment of bills yet. At the court hearing the Trustee will be given the authority to handle the bills. All SSPI owners are also listed as creditors. Our attorney has asked the trustee to appoint SWRA as the management company to maintain the assets of Sunset Point One until they are disposed of. The Trustee hopes to sell the assets quickly. There is not much debt as compared to the value of the waterfront land of the subject property. If the property is sold then the Trustee can approve payment of the bills and pay the owners for their portion of the asset.

SSPII and SSPII, Building 300 and SSPIII have rights to use the pool and clubhouse amenities provided they pay their share of the costs.

NEW AGENDA

Annual \$100 Assessment - In order to maintain the current service level for property owners and to maintain and preserve SWRA assets, based on anticipated and projected budget needs for 2017, **a motion to approve an annual assessment of \$100 for the 2016 year to be billed with the 2017 annual dues to be effective at the close of business on November 1, 2016, carried unanimously.** This was done according to Article 7.5 of the 1987 Covenants.

Copier Contract - Kevin proposed a change in the copier contract. SWRA currently pays \$674.41 per month for our copier contract with Berney Office Systems. We can switch to

Automated Business Systems for \$630.00 per month with a new Toshiba copier. The savings of \$44 per month is a bonus however the main reason for the change is due to problems with the current Xerox copier. Both plans have the same number of copies, service, etc. The Board approved the contract change as recommended by Kevin.

Christmas Golf Cart/ SWVF Fire truck parade - Dec. 10th - Kevin reported on plans for a Golf Cart Parade and Santa on the StillWaters Volunteer fire truck to throw candy in the afternoon and end up at SWRA Centre for hot chocolate and a visit with Santa.

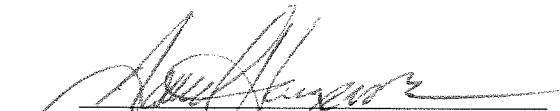
Newcomers Welcome Social - The Recreation committee has planned a welcome social for Sat., Dec. 10th from 6-8p.m. in SWRA Centre. All new property owners who have purchased a home or condo from January 1st through November 1, 2016 will be invited to attend. An invitation from the SWRA Board will be mailed. Board members, staff and Recreation Committee members will attend. The plan for the future is to hold this event twice a year.

Nominating Committee - David Hargrove and Tom Nicholson were appointed to serve as the required two board members on the committee per Article VII of the SWRA By-laws. After discussion, it was agreed that David would contact Sally Gantt, Jim Martin and Debbie Nigh to ask them to serve as Members on the committee. There are three Board positions to be filled (one for the unexpired term due to resignation) for 2017.

Christmas Decorations - Fred's Cabinet Shop has completed six cutout wooden trees and some new wooden boxes. These will fold flat or stack within one another. These should last longer and resist fading. Kevin and Penny will work with the Christmas committee to decorate the trees and put bows on the boxes.

Office Holiday Closings - Office will be closed the week of Thanksgiving and closed for Christmas from Dec. 21st - 28th, which is a Wednesday to Wednesday. The maintenance employees will still work those weeks.


Penny Alexander, Secretary


David Hargrove, President

Date approved: *Nov. 15 2016*

Minutes
SWRA Board of Directors Meeting
November 15, 2016

Call to order

President David Hargrove called the meeting to order at 9:00 a.m. at the SWRA Centre. Board members Gene Akers, Penny Alexander, Mike Dollar, Tom Dyne, Tom Nicholson and Patti Richardson were present. General Manager Kevin Eason was present to report.

Approval of Prior Minutes

The Board approved the minutes of the November 1, 2016 Regular Session Minutes as distributed.

General Manager's Report - Kevin Eason

Boat Storage - Someone ran into the light pole at the boat storage for the second time in two months. This time they broke the light pole. Alabama Power replaced the pole and light fixture.

Copper's Grill Noise Complaints - SWRA continues to receive complaints about the loud music from Coppers Grill on Friday and Saturday nights. Kevin has spoken with Keith Hiatt and he reduced the volume and now stops the music at 10pm. Kevin suggests that they contact Keith Hiatt. Kevin will discuss with Keith that turning the stage or speakers has just changed the area from which the calls are coming.

Covenant Changes - Another 1974 property converted to 1987 covenants. SWRA now has 45 properties under the 1971, 320 under the 1974, 8 under the Waters Edge and 1442 under the 1987.

Lake Water Quality and Geese - There has been some concern over water quality and a letter written by the Lake Watch President who is an Auburn professor. In the letter, which he sent to the Board and some residents, he discussed the relationship of the presence of Canadian geese and higher E-coli levels in the lake. He suggests that property owners not feed the geese.

Moonbrook Park Issue - We continue to have issues with teens hanging out at the park and other activities that are going on late at night. Kevin has contacted a couple of security camera companies for estimates for installing improved security cameras that can be viewed at the front gate, similar to the back gate system.

Road Damage Issue - Another sinkhole has opened up on Holly Ridge. This is due to the dry weather. As instructed by Hagan Waggoner of ProgreCiv Group, we had filled the visible part of the hole with sand and will wait to see if it grows, then will fill with crusher run until the next paving project in 2017.

SWRA Centre - The SWRA Centre restroom sewer line was clogged with an adult diaper. Our maintenance was not able to clear the clog due to not having the proper equipment. The plumber cost of \$375 was higher than normal due to the location of the obstruction.

Deposits and closings since last meeting

Deposits	\$17,667.95
Closings	7

TREASURER'S REPORT

Mike reported on the combined condos income statement thru October. We are a bit behind projections with only \$27,000 income thus far when tracking actual costs. One of the associations is under bankruptcy at this point so there are some small unpaid invoices to SWRA that should be paid by the trustee. We lost money on the Stoneview Summit management contract thus far this year. Kevin Eason's time is not expensed to the individual condo association expenses.

Mike's work on the 2017 Budget is under way and we received the third quarter financials from Warren Sasser & Associates. Susan Thames will email it to board members for review

OPEN AGENDA

Stoneview Summit (SVS) Condo Association Annual Meeting - The Stoneview Summit Condo Association annual meeting was held November 12th. They elected three new board members. Steven Winklmann is President, Blue Akers is Vice President, Secretary is Jason Wallace, Treasurer is Randall Hubbard and Claudia Stanley is the Rules Committee Chair. The meeting was well attended with over eighty people present. There were sixty-eight of the eighty-five properties represented in person or by proxy. They announced at the meeting that Kevin is the point of contact except for financial issues, which is Patti Richardson. The beach project was voted down, rental rules would remain the same at this time.

Nominating Committee - David Hargrove reported that Sally Gantt, Jim Martin and Debbie Nigh have agreed to serve with him and Tom Nicholson on the committee. There are three Board positions to be filled for a three-year term. They are meeting Friday, Nov. 18th.

Sunset Point One (SSPI) Timeshare Bankruptcy - SWRA will be the asset protection company so SWRA will receive a small management fee and expenses will be reimbursed. The court appointed Cecil Tipton as Bankruptcy Trustee. The electricity is on at the "house meters" and water is on, which operate the pool pump and the sewer pumps. It is not on at the individual units.

SSPII and SSPII, Building 300 and SSPIII have rights to use the pool and clubhouse amenities provided they pay their share of the costs. At this point the Trustee is interpreting their share as per the deed, which is one fourth. After the sale, they will lose their rights; however they could work out an agreement to join as members, which would help cover the costs of running the pool and clubhouse.

Newcomers Welcome Social - The Recreation committee has planned a welcome social for Sat., Dec. 10th from 6-8p.m. in SWRA Centre. Eighty-eight new property owners who have purchased a home or condo from January 1st through November 1, 2016 were invited to attend. Invitations were mailed with an RSVP date of Dec. 1st. Board members, staff and Recreation Committee members have been requested to attend. The plan for the future is to hold this event twice a year.

NEW AGENDA

Annual Meeting - The Board set the date for the annual meeting for March 11, 2017 at 10:00 a.m. at the SWRA Centre.

Annual Termite Contracts - The termite contracts for the gatehouses have been renewed. SWRA does not have a termite contract on the SWRA Centre. SWRA Centre will cost \$1,140 for the initial treatment and then \$175 per month with S&S Termite. **The Board approved the annual contract with S&S Termite Company for the SWRA Centre to be renewable with the other contracts annually.**

Facilities Maintenance & Landscape Committee Meeting - The Facilities Maintenance committee will meet soon to review issues on the proposed work on the pool/storage house. Input from the committee members will expand the discussion on the scope of the work.

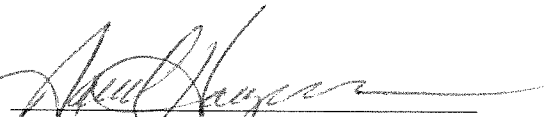
Harbor Point Utilities (HPU) Improvements- Don Allen has stated that HPU plans on spending between \$400-\$450,000 to improve the sewer plant. They are installing new equipment that will reduce the noise, smell, and amount of green algae. They also plan on painting and repairing the fence around plant. Some trees were so close to the aerator tank that their roots were damaging the pipes and had to be removed. Don told Kevin they plan on completing the work by the end of March. There will be a time that the plant is shut down for a day or two but he said they have enough holding capacity so that no one will be affected.

Office Holiday Closings - Office will be closed the week of Thanksgiving and closed for Christmas from Dec. 21st - 28th, which is a Wednesday to Wednesday. The maintenance employees will still work those weeks.

Architectural Review Committee - After discussion it was agreed that Kevin would forward the ARC Spreadsheet list of projects to the board via email whenever it is approved.

A motion to move into Executive session to discuss collections and legal cases was approved at 10:50 a.m.


Penny Alexander, Secretary


David Hargrove, President

Date approved: Dec. 6, 2016

Minutes
SWRA Board of Directors Meeting
December 6, 2016

Call to order

President David Hargrove called the meeting to order at 9:00 a.m. at the SWRA Centre. Board members Gene Akers, Penny Alexander, Mike Dollar, Tom Dyne, Tom Nicholson and Patti Richardson were present. General Manager Kevin Eason was present to report.

Approval of Prior Minutes

The Board approved the minutes of the November 15, 2016 Regular Session Minutes as distributed.

General Manager's Report - Kevin Eason

Christmas Decorations - SWRA personnel installed the Christmas decorations and the lights were turn on until after Thanksgiving. The bows are in rough shape and the Christmas Committee will look for options for next year. The wooden trees and boxes are up and will be improved for next year, maybe with painted decorations on some areas. The new wooden decorations will hopefully last longer than the previously purchased ones. There have been many positive comments from owners.

Damage to Roadside Column - It appears a large truck hit one of the rock columns at the corner of StillWaters Drive and Moonbrook Drive. SWRA personnel rebuilt the column and it looks good as new.

Debris Dumping - Someone dumped a large amount of yard type debris on one of the cull-de-sacs. This was the same location where we had a large amount of debris removed a couple of months ago. It will cost SWRA about \$400 to have the last pile of debris removed.

Drainage Concerns - Kevin received five complaints about drainage issues after last week's rains. The areas of concern were inspected and SWRA personnel found only one drain that needed to be cleaned out and rock added around the drainpipe. The other areas were due to a large amount of leaves in the drainage ditch. Normally we have several heavy rains during the fall that help wash out the leaves. This year the leaves piled up and were not washed out.

Gate 49 Fountain - The main waterfall fountain pump has been leaking. Three years ago we had to replace the seals in the pump. We thought it was the same issue however the

repair company was able to reseal it and repair on site rather than having to remove the pump and take it to their shop for repair. The fountain was out of service for a short time.

Road Repair Issue - On Lakeview Ridge close to the four way stop at the intersection of Moonbrook, Lakeview Ridge, and Sunset Point, the top asphalt road surface has started to slide. Kevin has discussed this with our engineer, Hagan Wagoner and it is probably caused by either a separation of two different asphalt applications or an inadequate road bed-same problem we had on Moonbrook five years ago before it was resurfaced. Kevin stated that he hopes it will hold together until 2017 road project. There are several places that due to the drought are in bad shape. The estimated cost to repair these areas is \$20,000 to \$25,000.

The StillWaters Medical Clinic - They have informed Kevin that at this time they plan on closing after December 31st. They cited the lack of patients as the reason for closing. We discussed they are only open four hours a week on Fridays and several Fridays they did not open because of lack of staff. The short hours and inconsistency make it difficult. A one-day clinic might be busier if open on Saturdays.

Tree Down - A tree fell into the power lines and onto the road on Laurel Ridge Circle. Alabama Power removed the part of tree from the power lines but, as per their policy, could not remove the part of the tree that was in the road. SWRA personnel removed the tree from the road but we do not have the equipment to remove the tree completely. It was pushed to the roadside until the next time we have trees removed.

Deposits and closings since last meeting

Deposits	\$30,955
Closings	3

TREASURER'S REPORT

Mike reported that his work on the 2017 budget is proceeding well. He is concerned about the amount of money that may be required in the near future on necessary repairs, especially on roads, which are a major area of concern due to the recent drought damage and new home construction on unimproved roads. The potential increased spending on roads and drainage will have to be balanced against limited increases in available funds due to our inability to raise maintenance fees in 2017. In addition, we are spending \$18,000 more on the landscaping contracts for 2017. There will also be a reduction in income due to the SSPI bankruptcy and fewer tenants in the Welcome Centre.

The Board briefly discussed whether funds for a storage/maintenance building addition to the pool house renovation would come from the pool reserve or a mortgage.

OPEN AGENDA

Annual Meeting - The Board set the date for the annual meeting for March 11, 2017 at 10:00 a.m. at the SWRA Centre.

Annual Review - David, Mike and Penny met with General Manager Kevin Eason last week to go over the Board's written review on his job performance and goals for 2017. The Board discussed several points and thanked Kevin for his professional service to the community.

Newcomers Welcome Social - The Recreation committee has planned a welcome social for Sat., Dec. 10th from 6-8p.m. in SWRA Centre. So far fifty-five people have responded that they will attend. Thirty-two of those are new 2016 condo or homeowners. The food will be catered with SWRA board members providing beverages. New property owners have received the invitation positively.

Nominating Committee - David Hargrove reported that Debbie Nigh is the Chairperson. Committee members Sally Gantt, David Hargrove, Tom Nicholson, Debbie Nigh and Jim Martin have interviewed four candidates in person and a committee member had a long conversation with another corporate owner who does not qualify, as he does not own property in his name. He was invited and has agreed to attend SWRA Board meetings occasionally to discuss topics with the Board. One person has large time constraints in being able to attend Board meetings on a regular basis. Another person has expressed interest and will be interviewed.

Sunset Point One (SSPI) Timeshare Bankruptcy - The Sunset Point One trustee Cecil Tipton, has stated that the settlement of the bankruptcy may go quicker than he originally thought and may settle as quickly as 90 days.

SWRA Golf Cart Parade - We will assemble at 1:00 p.m. at SWRA Centre on Saturday, December 10th and after driving through StillWaters the fire truck will be back at the office with Santa and hot chocolate served. They will throw candy to children on the drive through.

NEW AGENDA

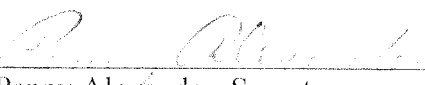
Gate Easy Access Fees - The Board discussed options and preparation for future gate system repairs and updates, gate employee costs, road repairs and other issues. Annual expenses will continue to increase and our ability to increase fees is limited. There will be no increase in annual association fees this year. The annual easy entry gate device fee has been the same since it was initiated. An increase on these fees as well as other possible areas of increase was discussed.

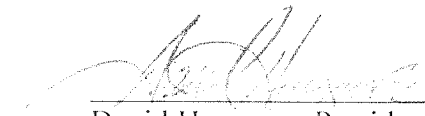
A motion to increase the individual easy entry fee to \$40 per device and non-owners to \$125 per device with the fee system to be adjusted accordingly for property owners under covenants other than the 1987 covenants was made, seconded and passed unanimously.

Harbor Pointe Condo Association Contract - The HP Board has requested a three-year contract with SWRA with a COLA increase each year rather than an annual renewal. The contract has a thirty-day out for either party so the three-year agreement is to set the cost. **A motion was approved to accept a three-year contract with Harbor Point Condos..**

Office Holiday Closings - Office will be closed for Christmas from Dec. 21st - 28th, which is a Wednesday to Wednesday. The maintenance employees will still work those weeks.

A motion to move into Executive session to discuss collections and legal cases was approved at 10:42 a.m.


Penny Alexander, Secretary


David Hargrove, President

Date approved: 