# Spring Lake HOA Announcements and Update

Written by Greg Bunch, Secretary

First of all, please accept our apologies for taking awhile to make these announcements and update our subdivision on everything that's been happening since the new board was elected. We've been really busy, and had a few unexpected delays. Also, one of our board members is working a months-long turnaround at his plant, while another was sent out of town for his job. In spite of all this, we have been communicating via phone, text, and email, and have accomplished a great deal.

At the same time, understand that we're doing this all ourselves, and we want to do it right. Too many errors have been made in the past, and far too much money wasted. Doing it right takes time, but ultimately is well worth the care and effort. Bear with us as we help usher in a whole new era for Spring Lake. We won't be perfect, and we will make mistakes I'm sure, but in the end we will have a subdivision that is more financially sound, successful, and closer knit than ever before.

We will now share all the details of all we have done, what we are working on, and what is coming.

### I. Community Management

We won't keep you waiting: THEY'RE FIRED!

As you probably know, for the past 10 years, most aspects of running the HOA have been in the hands of Community Management, an outside management company. In return for a huge monthly fee, they supposedly handle violations, collections, accounting, purchase recommendations, bill payment, website, and much more. Most of our money was in a bank account out of state with their name on it. They took ownership of springlakewalker.com, which is our official domain name, and made it point to the problematic website they provided. Community Management's address was on every bill and every official piece of paperwork for the subdivision. In short, they pretty much took over everything, and while past boards had decision making power, Community Management's ability or inability to handle things properly had a huge impact on our subdivision over the last decade. Unfortunately that impact was very negative.

The vast majority of Spring Lake residents have wanted Community Management gone for years. This board, the one you elected, campaigned on the promise of getting rid of Community Management for good. Let me be crystal clear when I say that we have upheld that promise, and that **COMMUNITY MANAGEMENT HAS OFFICIALLY BEEN TERMINATED!** As of the end of this month, February 28, 2019, our relationship with Community Management is over for good.

As noted in the minutes of our meeting on October 29th, shortly after the election, the board voted unanimously to terminate Community Management. There is a set procedure for doing so. If we had just told them we were pulling out, they would have charged a termination fee. The other option was to terminate the contract "for cause", meaning "the intentional and willful failure and/or gross negligence on the part of Community Management." We felt that we had solid grounds to support a "for cause" termination, but needed to have supporting documentation to include in our formal termination letter.

After the new board took office, Community Management was supposed to grant us board level access to their website, which would allow us to see all of the documents they had. Unfortunately, they did not grant such access for a matter of weeks, and some board members never got their access at all. This caused a delay, as much of the evidence to support our position was contained in those documents.

Once some of us got access, we carefully drafted our termination letter and reviewed it. During this time, new information came to us on several occasions which required revising and updating the letter. So, it was a work in progress, but as time went on, got better and better. It contained very specific, provable examples of where Community Management had failed. (A copy of the letter is available <a href="here">here</a>.) In the meantime we were working on other things necessary to complete our move to self-management, which will be detailed below.

On Monday, January 28, 2019 our termination letter was sent to Community Management via USPS Certified Mail. They received it on Wednesday, January 30, 2019 but did not acknowledge receipt via email as requested in the letter. On Thursday, January 31, 2019 we emailed them, informing them of the delivery confirmation and reminding them that they are obligated to begin termination procedures. We received a reply the following day. In it, they were not happy, but also did not refute any of the examples we cited, and stated that they are not contesting the termination. They began termination procedures right away. This is a series of duties, spelled out in the contract, which must be executed

according to a set timetable. The short version is that they give us our money, our domain name, all records, and cease all activity with us no later than February 28.

After that date, Community Management will be a thing of the past, and this board wants to leave them behind as a painful and expensive memory, and mistake, and speak of them no more. They cost us an enormous amount of money, and in our opinion, provided in return appallingly poor service, fraught with grave errors. As bad as our opinion was, after downloading the documents from their website and going through just some of them, we saw that the reality was worse.

We wanted to present here a few of the most shocking things we found, just to alleviate any doubts or fears some may have about this long overdue termination.

All of the figures provided were taken directly from the financial statements provided by Community Management on their website.

First of all, Community Management was hired sometime in 2008. They did not provide any financials for that year, or for 2009. In 2010 they provided expenses but not our income. We have income statements for the years 2011 through 2018, and balance sheets for some of those years. However, they have a serious flaw which will be discussed below.

The following chart shows the income and expense figures for these years. From 2010 through 2018 we paid Community Management \$135,173 in fees alone. Keep in mind that they charged extra for every little thing they did – every letter, every extra service, no matter how small. Such extra charges are not included in the figure shown here, nor are the fees from 2008-2009. So, the total we have paid to them since the beginning is far higher than \$135,173.

If you compare the fees to income in those years where income was provided (gray shading) you see that 28.84% of our entire budget was spent just on Community Management's fees alone. Add to that the extra charges, and that percentage is significantly higher. (It is too tedious to accurately calculate the extra charges because they are broken up among many different categories, but they are significant.) As you can see though, our expenditures to Community Management were enormous.

	Income (Not including late fees etc.)	Cumulative fees paid	Management fees paid by Spring Lake to Community Mgmt.	YEAR
-	Not on file		Not on file	2009
)	Not on file	\$11,475	\$11,475	2010
	\$59,007	\$22,883	\$11,408	2011
	\$55,519	\$36,397	\$13,514	2012
	\$53,361	\$51,836	\$15,440	2013
	\$50,597	\$70,536	\$18,699	2014
	\$51,251	\$86,426	\$15,891	2015
5	\$50,315	\$103,761	\$17,335	2016
į.	\$52,004	\$121,097	\$17,335	2017
3	\$56,818	\$135,173	\$14,076	2018
Total	\$428,872		\$123,698	
Averag	\$56,818			

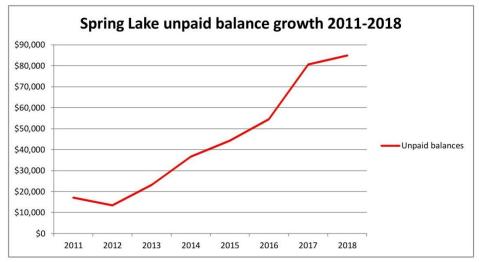
28.84 % OF SPRING LAKE'S INCOME WENT TO CMGT FEES IN 2011-2018.
THIS DOES NOT INCLUDE ANY OF CMGT'S EXTRA CHARGES.

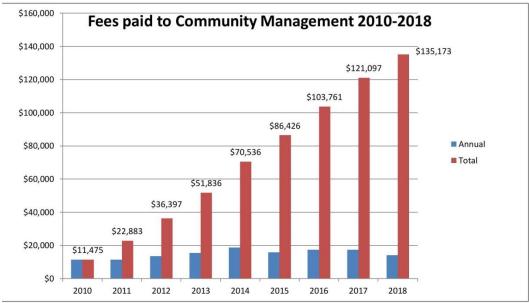
SOURCE: COMMUNITY MANAGEMENT FINANCIAL STATEMENTS

We also looked at the amount spent on Community Management compared to uncollected dues and other balances owed to the HOA. Community Management and all management companies claim that hiring them will improve collections and cash flow. However, the table below shows in devastating detail that the exact opposite occurred.

Community Management provided no records of bad debts (accounts receivable) for 2008-2010. In 2010, our accounts receivable balance was \$17,054. Over the next 8 years, at the same time we were paying Community Management \$135,173 in fees, our accounts receivable increased to a whopping \$84,948. This is almost a fivefold increase!

YEAR	Management fees paid by Spring Lake to Community Mgmt.	Cumulative fees paid	Dec 31 Unpaid Balances
2009	Not on file		Not on file
2010	\$11,475	\$11,475	Not on file
2011	\$11,408	\$22,883	\$17,054
2012	\$13,514	\$36,397	\$13,360
2013	\$15,440	\$51,836	\$23,159
2014	\$18,699	\$70,536	\$36,574
2015	\$15,891	\$86,426	\$44,362
2016	\$17,335	\$103,761	\$54,449
2017	\$17,335	\$121,097	\$80,677
2018	\$14,076	\$135,173	\$84,948





SOURCE: COMMUNITY MANAGEMENT FINANCIAL STATEMENTS

Earlier we mentioned a serious flaw in the financial statements provided to us by Community Management. That flaw involved the accounts receivable (unpaid balance) shown in the chart above. Although the aging reports provided to the boards showed these balances, the balance sheets (which are all residents can access) stated that accounts receivable is only \$500.00 (five hundred dollars). Every single balance sheet, from now back to the oldest we can find, shows this amount. So, while the true unpaid balances were as much as \$84,948 the financial statements still reported it as being \$500.00. I had a CPA look this over for us (at no charge) and their reaction was that if they were to present these figures in this manner, they would lose their license. As we asserted in our termination letter, we feel that the financial statements provided by Community Management are and have long been a gross misrepresentation of the true state of Spring Lake's finances.

Here are two examples which you can compare and see for yourself:

2014 Accounts Receivable Report (redacted) vs 2014 Balance Sheet 2018 Accounts Receivable Report (redacted) vs 2018 Balance Sheet

We downloaded each and every document contained on the Community Management websites. Among them was all invoice and payment data which they still have. This goes back approximately 6 years, to early 2013. Nothing earlier than that exists. We started browsing through the data, and immediately noticed a few disturbing things:

- We saw that the out of state account in which Community Management held the majority of our money only paid 0.05% (ZERO POINT ZERO FIVE PERCENT) interest! In all of 2018 we earned just \$28.76 of interest on a balance averaging around \$50,000! The local banks who want our business are paying about 1.98%, so on that same balance we will earn approximately \$1,000 of extra income per year. We are shocked that Community Management put our money in an account with essentially ZERO interest, costing us thousands of dollars in lost income over the years.
- The vast majority (about 2/3) of our utility bills (DEMCO and Ward 2 Water) were consistently paid late. Each of our 3 entrances has a water and electrical meter, making 6 bills total. Every month, on average 4 of those were paid late. The late charge was sometimes over \$10.00. However, let's use \$1.00 to be super conservative. That amounts to \$4.00 per month in late charges, times 12 months, times 10 years of CM, equals \$480.00 thrown away because Community Management did not pay them on time, wasting OUR money! Again, the true total is a lot higher than \$480.00, because many of the late charges were much more than \$1.00.
- On 2 of our 3 DEMCO accounts, the "Operation Round Up" option is in effect. This rounds up the total to the next whole dollar, so the increase can range from \$0.01 to \$0.99. That extra is then put into a fund for needy people who ask DEMCO to help them with utilities, etc. While this is a noble cause, we found no documentation indicating that Spring Lake approved this. Therefore, we have spent approximately \$120.00 (average \$0.50 per bill, times 2 bills, times 12 months, times 10 years) on round up charges which were likely unauthorized.
- We noticed that there was a very large invoice in our Accounts Payable file, which was just entered. We
  recognized the vendor and the amount. Apparently the company who submitted a bid for the landscaping at the
  entrances sent a copy of the estimate to Community Management. It was clearly marked ESTIMATE, but they
  entered it as an invoice to be paid! We were utterly dumbfounded.

These are just a few of the multitude of inexcusable errors and what we consider gross negligence on the part of Community Management. There are many more. We wanted to present you with these examples so you, our residents, can get some idea of how our money has been wasted on unacceptable service for the last decade. While we cannot get it back, we can learn from this mistake, and never make it again.

### **II. Violations**

After Community Management, violations are probably the item of secondmost concern. The way violations were handled in the past by Community Management was a big problem. The previous board did a good job of coming up with a streamlined procedure for notifying someone about a violation. They also started proceedings to vigorously pursue violators who have large balances, using a couple of the worst offenders as test cases. In November a Violations Committee meeting was held. While the meeting was not as organized as had been hoped, it was well attended. Many residents are interested in participating, which is the key to successfully addressing violations. However, since this meeting, new information from the attorneys working on violations-related issues has forced us to revisit several factors with regard to violations. (In summary, Community Management screwed things up for us.) We cannot say more at this time, but violations and how they are handled is a top priority, and will be finalized in the very near future.

### **III Attorneys**

While communicating with the attorney who had been working on the violations issues, we were informed by them that they also represent Community Management. They had been working on the violations issue for some time, yet only recently let us know of a possible major issue. That does not sit well, nor does the fact that they are Community Management's own lawyers. We are seeking to obtain our own attorney, someone we can trust, and who has no connection whatsoever to Community Management.

### IV. Liability Insurance

As residents of Spring Lake, each one of us is a part owner of the common areas, such as the lakes and park. With these amenities comes the need for liability insurance, to protect the owners should someone file suit against Spring Lake because, for example, they get injured while playing in the park, or fishing, etc. To give you an idea of how important this is, assume someone gets badly hurt, files a negligence suit for medical expenses, pain and suffering, lost wages, etc. and wins a \$1 million judgment against the owners of Spring Lake. If you take \$1 million and divide it by our 233 owners, that is a \$4,291.85 judgment filed against each. A judgment causes a huge hit to your credit score, which affects your ability to get any type of loan, to get insurance, and much more. Also, such judgments typically have attorney fees of 25-30% added to them, then accrue interest at 12-18% on top of it all. After 5 years, this example judgment would grow to over \$8,500.00 at 12% interest, over \$10,000.00 at 18% interest. Needless to say, this is something no homeowner wants to face. The subdivision liability policy which is supposed to protect us is not cheap, but it is very necessary.

There had been a rumor that at some time in the past, the policy coverage had been cut to save money, with the trade-off being that homeowners may not be shielded from liability.

We contacted our insurance provider, and obtained a copy of our policy from them. (Community Management did not have this available anywhere.) We specifically asked our account manager if the policy indeed covers our homeowners. She replied that it does, and pointed out the pertinent section. (The policy is 120 pages long.)

We also sent that policy to a very trusted State Farm insurance agent, who has been in the industry for decades. We wanted to get his take on it, as an expert outside opinion.

After examining the policy, he said it does appear to give us liability protection, but seems to be a very stripped down, barebones policy. He said there is much more to be covered than just liability. He mentioned that the company who is underwriting the policy is an A-minus rated company, which is not terrible, but also means they're not in the top tier. He also said that they are a "non-admitted" insurance company. Here is an explanation of what that means:

Non-admitted insurance carriers are regulated by the state Surplus Lines offices, but regulation is far less invasive than for the admitted markets. The most obvious difference between admitted and non-admitted is that purchasers of non-admitted policies do NOT have the protection afforded by the state's guaranty fund, which protects policyholders from the bankruptcy of its insurance carrier.

In simple terms, should our current insurance company go bankrupt, we lose our coverage and the premiums we paid. We would have nothing.

The agent also noticed that the address on the policy was that of Community Management. He said this could be a serious problem should a claim come up. Insurance ratings are based upon location, and having the wrong address on there could be grounds for the carrier to deny a claim based on incorrect information. This was another HUGE mistake on Community Management's part.

We instructed the insurance agency to update the policy immediately with our new address, and remove any references to Community Management from it.

The State Farm agent is fully analyzing the policy and will give us a quote on better coverage. He said it would be more expensive, but will plug the loopholes he is finding in the existing policy. The current policy runs through May of this year. Before the renewal date, we will explore all options, get multiple quotes, and make the best choice for our subdivision.

### V. Eighth Filing

As we all have seen, an 8th filing is currently being developed to the north, tying in to Garnet Lake Drive. I thoroughly researched Clerk of Court and corporate database records for any clue as to who the builder will be. Unfortunately, I could not determine that. I did find the LLC which currently owns the land. They have had dealings in the past with both DR Horton as well as DSLD and perhaps others. I emailed a contact at DSLD, asking him if he was aware of any upcoming development in Spring Lake. He checked with his land acquisition person, and they said no. In his personal opinion he thinks it may be DR Horton. I tend to agree, as this land directly adjoins Whispering Springs, the huge subdivision to the immediate west which adjoins this land, and which DR Horton is now developing. However, this is just an opinion. I have contacted DR Horton and await an answer from them.

### VI. Banking

We will be opening an account with a solid, LOCAL bank. We will have 2 accounts, one for day to day operations, and the other where the majority of the HOA's money will stay, earning interest. We require that they have free bill pay, including the ability to issue auto drafts, and that our transactions can be seamlessly imported into QuickBooks. We also want to avoid unnecessary fees. So far, at least 2 banks seem to have everything we want. We'll be making a final decision on which bank this week.

### VII. Resident List / Welcoming Committee

I downloaded the Community Management residents list into Excel. Their list was very sloppy, as it mixed Community Management employees with our residents, lacked most spouses' names, did not have last names separated, did not include lot numbers, was sorted by FIRST name, and did not have accurate addresses for non-occupying owners. Also, at least one resident was missing completely. Still, it gave me something with which to start. I began cleaning up the data, and after about 4 hours of solo work, created from it a fully updated resident spreadsheet. It is as accurate and complete as I can make it, based on current tax assessor and Clerk of Court data. It shows if an owner has a separate mailing address, whether they claimed homestead exemption in 2018, if the house is for sale, etc.

I'll be adding more to it, then generating from it personalized data entry forms which Vice President Tamara Laurie, chair of the Welcoming Committee, will use. She will go door to door, meeting each and every resident, while verifying, updating, and adding to the information we have. That will be done soon.

# VIII. Accounting

A lot of unnecessary fuss has been made about the HOA accounting. Understand that our accounting is VERY basic. We make only about 7 payments per month, which is the average number over the past 6 years, as calculated from the financial records. Most payments can be auto-drafted, and those which are not can be sent electronically via our bank. We'll have a paper checkbook, but it will rarely be used. Only 2 board members, including the treasurer, will have access to the money. On the income side, think of the HOA as a non-profit company with only 233 "customers" who get one invoice per year. Aside from late fees, fines, etc. that is all we do from an accounting standpoint. It does not require an expensive paid accountant or other costly measures. Keeping our books will be inexpensive, in-house, and effective.

Transactions from the bank account will be downloaded directly into QuickBooks. The person entering that data, along with payment receipts, is not an accountant or even a bookkeeper. They are simply doing data entry. They will not have access to any money, whether incoming or outgoing. So, all we need is someone to enter stuff. We already have at least one volunteer to do so, if not more.

The accounting system we use will be the online (Plus) version of QuickBooks. Other self-managed HOAs are using it, and it works very well. Files are securely stored on QuickBooks' servers, so there are no worries about losing data, or backing it up, etc. QuickBooks will be able to generate our own (ACCURATE!) monthly financials. We will have a CPA examine them quarterly, and file annual reports etc. on an as-needed basis. The monthly cost of QuickBooks Plus is only \$60, with a free first month and 50% off for the first quarter.

#### IX. PO Box

We rented our new PO Box for one year, at an annual cost of \$176. It is box number 849. So, as of now, our official address is:

Spring Lake HOA PO Box 849 Walker, LA 70785

Do not use any other addresses you may have. Those belong to Community Management.

### X. Rental Houses

Rental houses have long been a concern here in Spring Lake, and rightly so. They are prohibited by the restrictions, yet as we all know, rentals in our subdivision continue to be a problem. Over the past couple of years, previous board(s) aggressively notified the owners of such houses that rentals are not allowed. As a result, the number of rental houses has dropped, though it is not zero.

Recently, on January 8, 2019 a resident reported (on Facebook) a new For Rent sign on a house on Diamond Lake. The following morning, I saw the post and before 10:00 AM, sent the real estate agent a polite e-mail informing him that rentals are not allowed in the subdivision. Within a couple of days, residents reported that the house was now for sale. While researching it in the MLS, I saw that the rental had never been listed, so apparently by acting very quickly we were able to prevent that. The person who owns the house purchased it recently as a foreclosure, and now they will sell it, allowing a new owner and neighbor to move in.

As for the number of rentals, we cannot tell for sure. It's possible that an owner could secretly rent a house without advertising it openly. However, based on the research I did while compiling the updated list of owners, we believe there are no more than 14 rentals in the subdivision, and probably a lot less.

We will continue to identify and vigorously go after rentals, as they have no place here.

## XII. Landscaping Request For Proposal

The subdivision entrances, mainly Sapphire Lake and Natures Way, need a lot of work. We decided to write a uniform Request For Proposal (RFP) so that any landscaping company submitting a bid would have the exact same specifications. The final RFP can be seen <a href="here">here</a>.

In addition to being posted online, the RFP was sent to the following companies:

- 1. Gardner Landscape
- 2. Daigre Lawn Care
- 3. Alford's Landscaping LLC
- 4. Southern Boys Lawn & Landscape
- 5. Posev's Lawn Care LLC
- 6. All Seasons Landscaping and Lawn Care (our existing grass contractor)
- 7. ProGreen Lawn and Landscape

We initially received a bid from All Seasons, even before they were sent the RFP. (That's the bid which showed up on Community Management's site as an invoice!) After they received the RFP, they sent a revised bid.

The deadline (Friday, February 8, 2019) is past, and to our surprise only All Seasons submitted a bid, even though several others assured us they would do so. It would be great to have a professional company get the entrances in shape and maintain them, but the cost is quite high. We are not committed to any course of action. We'll look into getting the materials and organizing a couple of weekend gardening parties, complete with drinks and great food, and taking care of the entrances ourselves. We will then carefully make a decision that is best for Spring Lake.

### XIII. Easterly Lakes

As you know, Easterly Lakes is a nice subdivision in Watson which is similar to ours. They are a bit larger, at about 316 homes, but have slightly lower dues (\$200) since they lack many of the amenities we have, such as the park, etc. Their total annual dues income is therefore only about \$5,000 more than ours, which is not much.

We have spoken at length with their HOA president. He said they have never had a management company, and things run very smoothly. They enforce collections through judgments, working with the Justice of the Peace, and have almost no outstanding debts owed to them. They use QuickBooks Plus for their accounting, with a CPA checking it over each quarter.

At a rate of \$4,000 per year, they lease a high-tech street camera system which is at their entrance and ties into the Sheriff's Office. The lease includes equipment maintenance, repair, and even upgrades. He said several major crimes have been solved because of the cameras, and lots of lesser crimes. It will even send an alert if a known child molester enters the subdivision!

They spent about \$1,900 for each of their brand-new modern fountains. Apparently the fountains were on a non-metered line with DEMCO, so they got charged based on what amount of power DEMCO thought the old fountains used. By proving what the new fountains draw, they reduced their electric bills from around \$2,500 per month to roughly \$300 per month. We had previously heard that the utility savings came from getting a combined bill from DEMCO, but such was not the case.

Like us, they were having problems with people speeding and running stop signs. They put up 4-way stop signs at all intersections along with more speed limit signs, children at play signs, etc. Over 400 tickets were written, and the problems stopped. They have a contract costing about \$950 per month to pay for regular police patrols through the neighborhood. He said this and the cameras are great deterrents against crime.

Even with all of these extras, the Easterly Lakes HOA has slightly more than \$100,000.00 in their bank account, earning interest! The president said they are constantly looking for good things on which to spend their money, since they have saved so much by staying away from management companies.

We have been invited to meet with them in person, so they can show us all of their systems and share their years of experience. They'll tell us firsthand what works, and what does not.

This doesn't mean that we will copy everything they do, or wait until that meeting to implement our own plans. We have already noticed several things that we will be doing differently from them. However, this is a great opportunity to learn from a thriving, successful, self-managed HOA, and we will take full advantage of it.

### XIV. Utilities

As mentioned above, there was talk that we may be able to get lower utility bills by requesting a combined bill which includes multiple meters. Our Ward 2 Water accounts have been switched over to our new address. While there, I asked if there is any such combined billing, and learned there is not. The request to switch our DEMCO accounts to the new address has been made. They too will be asked about the possibility of combined billing, but I suspect the answer will be no. However, our total monthly DEMCO bill averages about \$400 for all 3 meters together. Easterly Lakes was paying about \$2,500 because they had unmetered service and old fountains that drew a lot of power.

# XV. Goals, Plans, and Wishes

With Community Management finally gone, we will no longer be giving away 30-40% of our budget to them. This will allow us to do many things for our subdivision never before possible. Just a few of them are:

- Building up a reserve, so that when major expenses come up, the funds will be there. One example is the fishing pier, which will sooner or later need a major overhaul or replacement.
- Improvements to the park, such as renovating the walking trail.
- Higher security, perhaps with cameras, patrols, or both.
- Better signage. Community Management sourced those antiquated "letter board" signs, which take forever to change, and have letters that fall out and soon crumble due to heat. Yet, the last invoice we found showing the cost of one of those signs was \$874.00! Modern US made outdoor digital signs, with long warranties, sell for less,

show multiple messages, and can be changed almost instantly via a remote keyboard. We can finally have useful, readable, up to date information on our signs.

- Possibly adding new, efficient fountains to our other lakes.
- Other great ideas from our residents. We want to reinvest in Spring Lake, and make it better than it ever has been. All suggestions are welcome!

Aside from better finances and material improvements, we also will be better managed, because we will be doing it ourselves. Any outside, profit-driven company does not care about our subdivision the way we do as residents. Decisions will be made for the benefit of Spring Lake, not because they are the easiest or the guickest. We will not spend money without careful research and evaluation, because it is YOUR money, and we take our responsibility for it very seriously. We will spend it wisely, as you deserve. In addition to the volunteers on the board, participation by our residents will be welcomed. Committees are already being formed, and more are coming. When the people who care get involved, it shows up in the results, and the subdivision is far better than it would be otherwise.

Violations have long been a problem for our subdivision. Blatant violators have sometimes gone unpunished, while others got fines for having a trailer parked, or their grass uncut, on that one day when someone drove through the neighborhood. As previously mentioned, plans will soon be put in place to address violations clearly and fairly. Our residents will no longer be hit with incorrect or unwarranted violations. However, those who truly don't care, and willfully violate the rules, will be penalized accordingly. Enforcement will be fair, but also swift and effective. Look for more announcements about this in the near future.

The Welcoming Committee will soon be visiting every resident, for several reasons. The first will simply be to say hello and get acquainted. They will also update the contact information we have, so that we can stay in touch and keep everyone informed. In addition, they will ask for your suggestions, comments, and ideas. We have about 230 households full of talented residents here in Spring Lake, and your input is what will keep things expanding and improving.

While we will use Facebook and Nextdoor as secondary means of communication, the Spring Lake website will be the one official source of information. Once we have our true domain back in our control, new features and a new look will be forthcoming. The New Spring Lake.com, our temporary site, will redirect automatically to the permanent web page, and our current email addresses will still work too, so nothing will be lost. We want our site to have good, useful information, including a regular newsletter which will be posted online and will automatically go out via email. Anyone without email will get a copy mailed to them.

We plan to have multiple methods of paying dues, including by regular check, credit/debit cards through PayPal, and a mobile debit option which is quick and free. Stay tuned for news about this and much more.

We are truly excited about the future of Spring Lake, and the new direction we are taking. This is what you elected us for, and we intend to deliver. It won't all happen at once, but we're already off to a great start, and with your help and input, we'll accomplish even more than we hoped or dreamed.

We thank you again for your vote and confidence, and will continue to work hard for you and Spring Lake, and to give you our very best.

Most sincerely yours,

Tom Burris Tamara Laurie President

Vice President

Greg Bunch

Secretary

Treasurer

Justin Caldwell Member At Large

The Spring Lake Subdivision Homeowners Association Board