

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.**

**Minutes of the Board Meeting
Monday, January 10, 2011**

The Board of Directors of the Gardens at Heritage Green Condominium Association met on Monday, January 10, 2011 at the home of Debbie Tanner, 444 Callaway Court, Chattanooga, Tennessee 37421 from 2:00 pm – 3:30 pm.

Attendance is as follows:

Norman R. Miller – President (present)
Jack Carney – Vice President (present))
Debbie Tanner – Treasurer (present)
Ursula Jenkins – Secretary (present)
JoAnne Maudru – Chair Finance/Accounting Committee (absent)
Kathryn Shaffer – Chair Landscape Committee (present)
Kenny Burnett – Chair Insurance/Asset Management Committee (absent)
Jack Wallace – Chair Architectural Committee (present)

Agenda for 1/10/2011 meeting is attached.

Norman Miller called the meeting to order. The meeting commenced at 2:15 p.m.

The following items were addressed:

1. Minutes. Minutes for the previous 12/13/2010 meeting were reviewed. Motion to approve the minutes was made by Jack Wallace, seconded by Debbie Tanner and unanimously approved by the Board. (12/13/10 minutes are attached to these minutes).

2. Landscape/Maintenance Committee. The Landscape/Maintenance Committee report was given by Kathryn Shaffer. Kathryn copied the Board with a report of actions taken since the last meeting. (The report is attached to these minutes.) It was noted that Tim Bishop will need to repaint the whole fence. The Board will give him time to do so since weather has been bad. Some discussion ensued regarding garbage bid for contract. Came in around \$1064.00 versus what we are paying Stephens now which is approximately \$1,440.00 per month. If we decide to go with new garbage service we will ask Stephens for bid as well. Also Kathryn and Ursula will begin interviews with lawn/landscape bidders at the end of January, beginning of February.

Motion to approve Landscaping Committee report was made by Jack Wallace and seconded by Debbie Tanner.

3. Architectural Committee. Jack Wallace gave the Architectural Committee report. A brief summary of discussion is as follows:

- 414 had terrible ant problems during Christmas.
- In April, 2011, Jack Wallace will take a survey of what trim/units need to be repainted. Will determine if trim needs to be repainted or just cleaned. We will also get bids from different painters to do any Gardens work. Choice of paint and who to use for purchasing paint will be up to new painter.

- Committee has heard nothing from 610 – Dennis Watkins regarding putting in a door in place of a window.
- We would like to put in standard lights in front of the 1st row of homes in the neighborhood. 2-3 lights on each side. Need to get an estimate.
- Anyone wanting to request change of house color is left up to Architectural Committee for approval.

Motion to approve Architectural Committee report was made by Jack Carney, seconded by Kathryn Shaffer and unanimously approved by all.

4. Insurance/Asset Committee. Kenny Burnett was absent so no report. Some discussion as to budgeting for painting of units, roadway repair, especially in some alleyways and roofs. Kenny to provide breakdown budget for future expenditures of this nature. Jack Wallace questioned if the HOA has liability insurance if someone gets hurt in common areas. Ursula to check with Tim Goss.

5. Treasurer Report. Norm Miller gave the treasurer's report. Everyone on the Board was given several financials. Some discussion about delinquent accounts. Debbie Tanner sent the Board a report that the Financial Statements are fairly presented and materially correct. (Debbie Tanner's report is attached and will be posted at postal unit bulletin board as well as in newsletter along with Profit/Loss Statements.) (All financials handed out by Norm Miller are attached to these minutes.) Norm to try to talk to Melanie Walls (HOA accountant) regarding cash basis questions presented at the meeting.

Motions for approval of Treasurer's Report was made by Jack Carney; seconded by Jack Wallace and unanimously approved by Board.

6. Finance Accounting Committee Report.

Discussion of delinquencies ensued. We are below 15% delinquency rate and have one person left paying delinquent dues to Gayle Lattimore, our collections attorney, which is Paul Cloutier (236) and he continues to pay Gayle. Shirley Moore is due for January payment and we will not release her lien until she pays. We have heard from Gayle re: Helen Pigott (763). Helen's unit is still not foreclosed on and Gayle has 2 addresses for Helen. Is trying to figure out which address is correct so we can hire attorney if possible to pursue Helen.

Motion to approve Finance/Accounting Committee report was made by Jack Wallace; seconded by Jack Carney and unanimously approved by Board.

7. Other Items of Discussion:

(a) The next newsletter will go out January 15, 2011. It will contain information about the upcoming February 1, 2011 Annual HOA Meeting as well as the newly recorded bylaws, blank proxies and financials for year end 12/31/2010.

There being no further business the meeting was adjourned.

Motion made by Debbie Tanner to adjourn. Seconded by Jack Wallace. Unanimously approved by Board.

This Instrument was Prepared by
and when Filed Return to:
Norman R. Miller
President
The Gardens at Heritage Green
Condominium Association, Inc.
800 Callaway Court
Chattanooga, TN 37421

**SPECIAL MEETING AND RESOLUTION TO AMEND THE BYLAWS
THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
December 22, 2010**

WHEREAS, from time to time there arises a need for review and changes to the Bylaws of the Gardens at Heritage Green, the last version which was recorded in Book 9269, Page 548 in the Register's Office of Hamilton County, Tennessee; and

WHEREAS, the Board of Directors voted to change the language in Sections 5.2, 6.2, 6.5, a, b c, and d of the bylaws to read that the officers and chairperson of the standing committees are all elected by a majority vote of the membership for each committee; and

WHEREAS, at a special called meeting on December 22, 2010 by the Board, such amendment was approved by unanimous vote of all Board members and is attached as Exhibit A to this Amendment to the Bylaws.

IN WITNESS WHEREOF, the undersigned Secretary of the Board certifies that the attached Amendment was approved on December 22, 2010.

THEREFORE, BE IT RESOLVED, the attached Amendment to the Bylaws and Master Deed is now in effect. The changes to the above referenced Sections are attached.

IN WITNESS WHEREOF, the undersigned Secretary of the Board certifies that the attached Amendment has been approved by the Board unanimously (motion made by Jack Carney, seconded by Debbie Tanner) for the owners of The Gardens at Heritage Green Condominium Association, Inc. which causes the attached Amendment to be effective December 22, 2010 to be filed in whole January 3, 2011.

Ursula W. Jenkins, Secretary

5.2 Annual Meeting. An annual meeting of the Association shall be held on the first (1st) Tuesday of February of each year, if not a legal holiday and if a legal holiday then on the next succeeding business day, for the purpose of electing the Officers of the Association, electing the Chairperson of the Standing Committees and such other business as comes before the meeting.

6.2 Election and Term of Office. The Officers and Chairperson of the Standing Committees shall be elected by a majority vote of the Membership and each shall serve for a term of two (2) years.

6.5 Standing Committees. Below are listed the four (4) Standing Committees of the Association. The Chairperson for each Standing Committee shall be elected by a majority vote of the Membership and each shall serve for a term of two (2) years. Members of the committees must be members of the association and each committee will have at least three (3) and no more than eight (8) members. Committees may meet as frequently as necessary but will have at least an annual meeting prior to the general membership meeting.

a. Finance and Accounting Committee. The chair of the Finance and Accounting Committee (FAC) is elected by a majority vote of the Membership and is a voting member of the Board. The responsibilities of the FAC include, but are not limited to establishing a uniform set of accounting procedures for the Association and administered by the Treasurer. The FAC also has responsibility for budgetary and financial projections regarding regular assessments. In the unlikely event of the need for a special assessment, it shall be the FAC's responsibility to consider, justify and recommend such action to the Board.

b. Architectural Standards Committee. The chair of the Architectural Standards Committee (ASC) is elected by a majority vote of the Membership and is a voting member of the Board. The ASC is responsible for recommending to the Board, rules, regulations and standards for the exterior appearance of all condominiums. In addition, the ASC should provide guidance and recommendations to the Board regarding rules and regulations related to pets, nuisances, antennas, motor vehicles, trailers, etc. and other areas of concern which might have an adverse impact on the preservation and enhancement of the value of the properties within the Development.

c. Insurance and Asset Management Committee. The chair of the Insurance and Asset Management Committee (IAMC) is elected by a majority vote of the Membership and is a voting member of the Board. The responsibilities of the IAMC include all aspects of risk and asset management for the Association. In addition, it is the responsibility of this Committee to make projections and recommendations for amounts needed to be set aside in a Reserve for Replacement account.

d. Landscaping and Common Areas Committee. The chair of the Landscaping and Common Areas Committee (LCAC) is elected by a majority vote of the Membership and is a voting member of the Board. It shall be the LCAC's responsibility to continue with the current program of shrub planting and replacement. In addition, the Committee shall be responsible for landscape maintenance of all common areas, including planting of annuals and recommending to the Board an overall landscaping plan for the Development. The LCAC has responsibility for recommending sub-contractors to provide all budgeted services associated with maintenance of the landscaping and common areas of the development.

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.**

**Minutes of the Board Meeting
Monday, December 13, 2010**

The Board of Directors of the Gardens at Heritage Green Condominium Association met on Monday, December 13, 2010 at Prudential Realty Center, 7522 East Brainerd Road, Chattanooga, TN 37421 from 6:00 pm – 7:40 pm.

Attendance is as follows:

Norman R. Miller – President (present)
Jack Carney – Vice President (present))
Debbie Tanner – Treasurer (present)
Ursula Jenkins – Secretary (present)
JoAnne Maudru – Chair Finance/Accounting Committee (present)
Kathryn Shaffer – Chair Landscape Committee (present)
Kenny Burnett – Chair Insurance/Asset Management Committee (present)
Jack Wallace – Chair Architectural Committee (present)

Agenda for 12/13/2010 meeting is attached.

Norman Miller called the meeting to order. The meeting commenced at 6:00 p.m.

The following items were addressed:

1. Minutes. Minutes for the previous 11/8/2010 meeting were reviewed. Motion to approve the minutes was made by Jack Wallace, seconded by Jack Carney and unanimously approved by the Board. (11/8/10 minutes are attached to these minutes).

2. Landscape/Maintenance Committee.

The Landscape/Maintenance Committee report was given by Kathryn Shaffer. Kathryn copied the Board with a report of actions taken since the last meeting. (The report is attached to these minutes.)

A brief summary of actions taken are as follows:

- 846 (Mavity/Morgan) Callaway Court has paint chipping from one column on front porch and door frame to patio. Emanuel to take care of both areas. We are not starting painting of units yet so ceiling on front porch will not be repainted.
- 814 (Blalock) – Emanuel has repaired the downspout.
- 610 (Watkins) and 868 (Minton) approached Emanuel about repainting trim. Neither will be repainted at this time.
- Obstruction of bushes in first alleyway were taken care of.
- 113 (Wilcox). Repairs were made and bill submitted for payment.
- 507 (Ramirez) received letter about parking in visitor parking constantly.
- 949 –(Phillips) letter re: driving through mud onto other driveways did not go out. Norm talked to visitor and we put letter on hold for now.
- 1022 (Fuller) received letter regarding large truck blocking drive and parking on grass.
- Two units had contact regarding ants which were sent to Enviroguard to take care of.
- Enviroguard contacted Kathryn. We will once again put in newsletter that if people need spraying on inside, to contact Kathryn to submit to Enviroguard. Enviroguard to start spraying on the third

Thursday of every month instead of the third Friday. Enviroguard will come out for special circumstances, such as immediate spraying of ants, etc. Also Enviroguard will not come out to complex before 8:00 a.m.

- Some discussion ensued regarding termite spraying.
- We have been contacted by Tom Carroll, Carroll Landscaping. He would like to present bid for contract next year. Kathryn and Ursula to meet with him 12/15 at 3:00 pm.
- Kathryn has contacted other pest control and garbage vendors for bids. Will present at later date.
- Some discussion re: Doug Thompson e-mail to Norm re keeping contract, working contract for 2 years. Norm asked Doug to submit figure to Kathryn; however we received bid from them 11/5/2010. Board is not making any decisions on landscape/lawn bid until February. Landscape Committee will interview with the bidders.

Motion to approve Landscaping Committee report was made by Norm Miller, seconded by Jack Carney.

3. Architectural Committee. Jack Wallace gave the Architectural Committee report.

A brief summary of actions taken are as follows:

- Request for Dennis Watkins (610) for fence has been approved. Some discussion about him wanting to put in door where a window presently exists. Tabled until later date when he submits formal request.
- Andrea Wilcox (113) unit/window/transom has been repaired and bill submitted to the HOA to reimburse. (Bill is attached)
- Kay Billingsly (353) installed a patio and walkway (concrete stamped)
- Richard Smith's wife (307) has filled in the cracks in their driveway with some substance which could possibly cause damage to the drive when freezing weather ensues. It was determined not to send them a letter about what they have done to their driveway.
- Tim Bishop (367) fence was discussed. Has orange paint across it. Mr. Wallace will check out and let Ursula know if we need to send Tim a letter to repaint his fence.
- Number signs on homes were not discussed at this meeting.
- Jack Wallace, sometime in spring, to walk around the complex and identify homes to be painted.

Motion to approve Architectural Committee report was made by Jack Carney, seconded by Kathryn Shaffer and unanimously approved by all.

4. Insurance/Asset Committee. Kenny Burnett gave the report. Kenny gave the board a copy of a spreadsheet containing information for 26 year reserve and expense. (The spreadsheet for reserves information is attached to these minutes). Kenny had asked Vic Sankaranarayanan, a member of his committee, for help in setting up an accounting spreadsheet showing reserves as they are spent (painting, roof repair, road repair, etc.) but was never helped with this. Is going to rework the sheet.

Motion to approve Insurance/Asset Committee report was made by Jack Carney, seconded by JoAnne Maudru and unanimously approved by all.

5. Treasurer Report. Norm Miller gave the treasurer's report. Everyone on the Board was given several financials. We will use end of month delinquency counts to report anything on condo certifications for upcoming loans/closings/refinancings. Some discussion about delinquent accounts. Debbie Tanner sent the Board a report that the Financial Statements are fairly presented and materially correct. (Debbie Tanner's report is attached). Budget v. Actual and P&L was already posted on the postal unit. (All financials handed out by Norm Miller are attached to these minutes.)

Motions for approval of Treasurer's Report was made by Jack Carney; seconded by Kenny Burnett and unanimously approved by Board.

6. Finance Accounting Committee Report.

Discussion of delinquencies ensued. We are below 15% delinquency rate and have one person left paying delinquent dues to Gayle Lattimore, our collections attorney, which is Paul Cloutier (236) and he is current. Shirley Moore had previously paid attorney in full but again is two months behind in dues with the HOA. Will send her back to collections next month if payment is not received. Ursula to contact Gayle and ask for references for skip/trace person to collect on Helen Pigott (763). (A copy of the status of collections is attached to these minutes.) (A copy of sales pending/leased units is also attached to these minutes).

- Some discussion of the foreclosure units (9).
- Ursula to contact Gayle Lattimore and ask for references for a skip/trace person, more information on what is going on with Helen Pigott.
- Some discussion re: Buddy Presley, Gateway Title re: 731 (Andrews) and 555 (Farley) units with liens still in place and no clear title. Letters were sent to two respective mortgage companies who closed loans in May and June 2010 regarding nonpayment of HOA dues at closing/clearing title.
- Some discussion of various interest rates of various banks on CDs and money market accounts. Was decided it might be best to keep current money market account with First Citizens, possibly move all monies into checking account to offset the monthly \$427 analysis fee. Ursula to contact Ava and ask. Norm to research bylaws/master deed to see if it is stated we have to have 2 separate accounts, one for money market account, the other for operating account.

Motion to approve Finance/Accounting Committee report was made by Jack Wallace; seconded by Jack Carney and unanimously approved by Board.

7. Other Items of Discussion:

- (a) Ursula to look for meeting place for HOA meeting 2/1/11.
- (b) The next newsletter will go out mid-January, 2011. It will contain information about upcoming 2011 Annual HOA Meeting as well as announcement, blank proxies, amended bylaws. Notices need to be mailed out at least 10 days before annual meeting but no longer than 60 days.

There being no further business the meeting was adjourned.

Motion made by Norm Miller to adjourn. Seconded by Jack Carney. Unanimously approved by Board.

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.**

**Minutes of the Board Meeting
Monday, November 8, 2010**

The Board of Directors of the Gardens at Heritage Green Condominium Association met on Monday, November 8, 2010 at Prudential Realty Center, 7522 East Brainerd Road, Chattanooga, TN 37421 from 6:00 pm – 7:40 pm.

Attendance is as follows:

Norman R. Miller – President (present)
Jack Carney – Vice President (absent))
Debbie Tanner – Treasurer (absent)
Ursula Jenkins — Secretary (present)
JoAnne Maudru – Chair Finance/Accounting Committee (absent)
Kathryn Shaffer – Chair Landscape Committee (present)
Kenny Burnett – Chair Insurance/Asset Management Committee (present)
Jack Wallace – Chair Architectural Committee (present)

Agenda for 11/8/2010 meeting is attached.

Norman Miller called the meeting to order. The meeting commenced at 6:00 p.m.

The following items were addressed:

1. Minutes. Minutes for the previous 10/11/2010 meeting were reviewed. Motion to approve the minutes was made by Jack Wallace, seconded by Kathryn Shaffer and unanimously approved by the Board. (10/11/10 minutes are attached to these minutes).

2. Landscape/Maintenance Committee.

The Landscape/Maintenance Committee report was given by Kathryn Shaffer. Kathryn copied the Board with a report of actions taken since the last meeting. (The report is attached to these minutes.)

A brief summary of actions taken are as follows:

- In walking the complex, Kathryn noticed most garbage cans were lying on their sides in the grass. She contacted Stephens to let them know that we don't allow the owners to place garbage/cans on the grass and we don't want empty garbage cans thrown in the grass. Stephens replied they will remedy the situation.
- Stephens had issues with trash cans not having liners and also improper animal waste disposal. This was addressed in the newsletter sent out October 18, 2010.
- Timing of Enviroguard spraying was questioned. They were coming too early. Will be asked not to come before 8:00 a.m. Also, will be asked to come the third Thursday of every month (when all gates are open for lawn care service) instead of the third Friday of each month.
- One unit owner had complaint of ants which were taken care of by Enviroguard.
- One unit owner had complaint of mice and Enviroguard will be called.
- One unit owner (Judy Webster #1022) had complaint that bushes were too high coming out of alleyway onto the main road. Thompson's will be asked to trim down.
- It was reported that several street lights were out, which Norm Miller took care of previously.
- Ursula received second landscape/lawn care bids from Zone 7, Felkor Landscaping and Turf

Builders. Also received 2011 bid from Thompsons. (A summary copy of bids is attached to these minutes). Ursula is to ask all bidders for references, although some have previously given them. The actual bids from all landscapers are attached to these minutes and the board has been previously copied with all bids. The Board will table interviews, decisions until after February 1, 2011 HOA meeting. Landscape committee/board will interview potential lawn care personnel after that date since Thompson's contract does not expire until March 31. Some discussion again on hiring own lawn care personnel. Decided not worth it --- not enough to do around the complex to keep a crew busy during winter months.

The landscaping committee had a meeting October, 30, 2010. (Minutes of that meeting are attached to these minutes).

Motion to approve Landscaping Committee report was made by Kenny Burnett, seconded by Kathryn Shaffer.

3. Architectural Committee. Jack Wallace gave the Architectural Committee report. The Architectural Committee met October 15 and November 5, 2010. (The minutes of the Architectural Committee are attached).

A brief summary of actions taken are as follows:

- Request for Erlinda Ramirez (#507) to install a fence was approved.
- Request for Andrea Wilcox (#113) for awning was denied. She wanted awning due to leakage problems. Discussion ensued at board meeting. Was determined it was now a landscape/common area problem. Kathryn Shaffer to contact Andrea Wilcox regarding repair. Was determined it was an HOA responsibility. Kathryn to verify the repairs for leakage at #113.
- Was also suggested by Jack Wallace that the next time we amend rules, we state no awnings of any type are allowed, even though the rule now states that it is up to Architectural Committee for review and approval.
- Request from Kay Billingsly (#353) to install wooden deck was denied. The committee suggested she put in concrete steps and build a concrete patio that meets specifications of others in the complex (16' x 16'). Was determined she could put in a white vinyl fence, again that meets the specifications of others in the complex.
- The postal unit will be repainted same color with warmer weather and timing.
- Per letter to John Bukata from Norm Miller, he has removed the wire string around outside bushes. He was also told to keep bushes/trees trimmed in his area.
- Richard Smith (Unit #307) has filled in the cracks in their driveway with some substance which could possibly cause damage to the drive when freezing weather ensues. It was determined not to send them a letter about what they have done to their driveway.
- Fences were discussed and are not to be attached to homes. There are 4-5 currently attached to houses.
- Some discussion regarding the gate issues caused by owners, Carl and Katherine Most (#1024) – they have not responded to the board as to when they will install a gate so landscape/lawn care people can have access to their courtyard.
- Number signs on homes were not discussed at this meeting.

Motion to approve Architectural Committee report was made by Kathryn Shaffer, seconded by Norm Miller and unanimously approved by all.

4. Insurance/Asset Committee. Kenny Burnett gave the report. Kenny gave the board a copy of a spreadsheet containing information for 26 year reserve and expense. (The spreadsheet for reserves

information is attached to these minutes). It was suggested that Kenny ask Vic Sankaranarayanan, a member of his committee, to set up an accounting spreadsheet showing reserves as they are spent (painting, roof repair, road repair, etc.).

Motion to approve Insurance/Asset Committee report was made by Kathryn Shaffer, seconded by Jack Wallace and unanimously approved by all.

5. Treasurer Report. Norm Miller gave the treasurer's report. Everyone on the Board was given several financials. We will use end of month delinquency counts to report anything on condo certifications for upcoming loans/closings/refinancings. Some discussion about delinquent accounts. Debbie Tanner sent the Board a report that the Financial Statements are fairly presented and materially correct. (Debbie Tanner's report is attached). Budget v. Actual and P&L was already posted on the postal unit. (All financials handed out by Norm Miller are attached to these minutes.) Discussion of nine Reed/Bevil units took place. The Reed units will be foreclosed on 11/16. The Bevil units will be foreclosed on 12/6. (A total of 9 units are set up for foreclosure by year end). (Copies of the units and information are attached to these minutes.)

Motions for approval of Treasurer's Report was made by Kathryn Shaffer; seconded by Kenny Burnett and unanimously approved by Board.

6. Finance Accounting Committee Report.

Discussion of delinquencies ensued. We are below 15% delinquency rate and have one person left paying delinquent dues to Gayle Lattimore, our collections attorney, which is Paul Cloutier (#236) and he is current. Shirley Moore has paid in full with a cashier's check as of Friday, November 5, 2010. We have received the monies for unit #610 from USA Bank at closing and #610 is current. Also, we are proceeding with collecting on Helen Piggott (763) (as soon as her deed is foreclosed on). (A copy of the status of collections is attached to these minutes.) Ursula is to call Gayle Lattimore to see where we are with finding Helen Piggott (Unit #763), track/skip/trace. Some discussion of leased units. – status of them. (A copy of sales pending/leased units is also attached to these minutes).

Motion to approve Finance/Accounting Committee report was made by Jack Wallace; seconded by Kathryn Shaffer and unanimously approved by Board.

7. Other Items of Discussion:

(a) Ordering of coupon books was discussed. Ursula will review master list of First Citizens and order coupon books from Richard Silvan at First Citizens by November 30, 2010. Only two unit owners have responded that they do not need coupon books.

(b) Farley/Andrews (555 & 731) units were discussed. Have heard nothing from Gateway Title regarding past due HOA dues as of today's date.

(c) Donations. Buddy Lorimer has sent an e-mail that he will make donation towards flowers/Christmas decorations.

There being no further business the meeting was adjourned.

Motion made by Norm Miller to adjourn. Seconded by Kenny Burnett. Unanimously approved by Board.

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.**

**Minutes of the Board Meeting
Monday, October 11, 2010**

The Board of Directors of the Gardens at Heritage Green Condominium Association met on Monday, October 11, 2010 at Prudential Realty Center, 7522 East Brainerd Road, Chattanooga, TN 37421 from 6:00 pm – 7:30 pm.

Attendance is as follows:

Norman R. Miller – President (present)
Jack Carney – Vice President (present)
Debbie Tanner – Treasurer (present)
Ursula Jenkins — Secretary (present)
JoAnne Maudru – Chair Finance/Accounting Committee (present)
Kathryn Shaffer – Chair Landscape Committee (present)
Kenny Burnett – Chair Insurance/Asset Management Committee (present)
Jack Wallace – Chair Architectural Committee (present)

Agenda for 10/11/2010 meeting is attached.

Norman Miller called the meeting to order. The meeting commenced at 6:00 p.m.

The following items were addressed:

1. Minutes. Minutes for the previous 9/13/2010 meeting were reviewed. Motion made by Kenny Burnett, seconded by Jack Carney and unanimously approved by the Board. (9/13/2010 minutes are attached to these minutes).

2. Landscape/Maintenance Committee.

The Landscape/Maintenance Committee report was given by Kathryn Shaffer. There had been no Landscape/Maintenance Committee meeting since the last Board meeting. Kathryn copied the Board with a report of actions taken since the last meeting. (The report is attached to these minutes.) Repairs had been completed at 515 (replacement of rotting wood on both sides of the French doors). Unit 909 has an area to the right side of the garage door which will be addressed. Unit 268 had a hornets nest and has been addressed by Enviroguard. The light pole which was lit till noon everyday has somehow corrected itself, perhaps with all the sun we have had lately.

Ursula had collected three landscape bids for next year's 2011 budget. An 8-1/2 x 14 legal size page is attached showing the bid amounts collected thus far (3) and they are from Turf Builders, 7 Zone Landscaping and Felker Landscaping. The page also displays the yearly/monthly savings each of the three bids would provide the association. The bids themselves are also attached to these minutes. Ursula will ask Turf Builders and Felker Landscaping for more specific dates for pruning, trimming, mowing and will also ask what type of mowers they use. Ursula will also ask Thompson Brothers for a bid for the 2011 budget. Thompson Brothers quality of service was discussed. Most Board members were dissatisfied with their level of service. It was felt by those that Thompsons are complacent and are not delivering the level of service required by their contract. Grass issues, weeds in flower beds, improper planting of bushes was all discussed. Thompsons will be allowed to finish their contract through 3/31/2011. Norm stated he would like all service provider contracts to be dated on a yearly basis – 1/1 – 21/31.

Motion to approve Landscaping Committee report was made by Jack Carney, seconded by Jack Wallace.

3. Architectural Committee. Jack Wallace gave the report.

The unit owner at 113, Andrea Wilcox, would like to install an awning above her French doors. The committee is looking into it. Another unit owner, Kay Billingsly asked for permission to build a deck. The Architectural Committee did not permit the wooden deck but other designs are in the works.

The Architectural Committee submitted language to be used in the Rules and Regulations for Seasonal Decorations. They want to adopt some type of a plan to keep decorations uniform, for example only white lights allowed at Christmas. After much discussion it was agreed that multi-colored lights would also be allowed, but white lights were preferred.

The wire/string (which is barely visible) around John Bukata's bushes was discussed. John will be sent letter. The wire/string is a liability for the HOA if someone falls, gets hurt.

Number signs on all homes were discussed. They should all be black letters, 6" in height. If someone is unable to put numbers on the front and back of their unit, we will have Emanuel install them at the unit owner's expense. This item would also be added to the newsletter.

The postal unit was addressed. Ursula has offered to repaint it and buy the paint. The Architectural Committee will provide some color swatches for the Board to approve at the next Board meeting.

Motion to approve Architectural Committee report was made by Debbie Tanner, seconded by Jack Carney and unanimously approved by all.

4. Insurance/Asset Committee. Kenny Burnett gave the report. Kenny gave Norm the check regarding the rebate from the insurance company. It will be used to offset the payment for the Fidelity Bond. Norm asked Kenny to provide the Board a reserves/asset budget. For example, what amount of the reserves should be set aside for roofs, for roads, for painting? Figured \$1,000 per unit to repaint. Much discussion on roof costs, painting costs.

Motion to approve Insurance/Asset Committee report was made by Jack Carney, seconded by Jack Wallace and unanimously approved by all.

5. Treasurer Report. Norm gave the treasurer's report. Everyone on the Board was given several financials. (Copies of all financials are attached to these minutes.) We will use end of month delinquency counts to report anything on condo certifications for upcoming loans/closings/refinancings. Some discussion about delinquent accounts. Debbie reported that the Financial Statements are fairly presented and materially correct. Budget v. Actual and P&L will be posted on postal unit bulletin Board and sent out in next newsletter. All reports and financials are attached to these minutes. Discussion of nine Reed/Bevil units took place. Units per Bevil creditor's meeting will be seized by Bank, foreclosed on and sold. Could take 3-6 months, maybe a little longer.

Motions for approval of Treasurer's Report was made by Jack Carney; seconded by Kenny Burnett and unanimously approved by Board.

6. Finance Accounting Committee Report. The Finance Committee met Thursday, 10/7. Norm requested that the Finance Committee approve request to write off accounts we could not collect. (They are attached to these minutes). The Finance Committee approved this request. Norm also asked for approval to move

\$11,457.07 from reserves to operating account since this money was used for painting shutters, etc. this past summer. (Copy attached). The Finance Committee gave approval to move up to \$11,457.07 from the reserve account into operating account per Norm's discretion.

Discussion of delinquencies ensued. We are below 15% delinquency rate and have several paying dues to Gayle Lattimore, our collections attorney. Shirley Moore (608) has not made any payments to the HOA or Gayle Lattimore since 6/30/2010. Gayle has filed suit and Shirley was served October 7, 2010. Shirley's hearing will be November 1 at 11:00 a.m. Paul Cloutier (236) is current with paying our attorney and our HOA. Jason Hudson's unit (610) has been foreclosed on. Terralynn Wright at Crye Leike has sold it. The unit will close 10/27/2010. The HOA will be paid for that unit from the foreclosure date, forward at closing. Also, we are proceeding with collecting on Helen Pigott (763) (as soon as her deed is foreclosed on).

Motion to approve Finance/Accounting Committee report was made by Jack Carney; seconded by Jack Wallace and unanimously approved by Board.

7. Old Business.

(a) Rules Regulations – Changes. We reviewed the rules and regulations. Ursula will make the suggested changes and forward to everyone for review via e-mail before filing with the Register of Deeds for Hamilton County.

There being no further business the meeting was adjourned.

Motion made by Jack Carney to adjourn. Seconded by Kenny Burnett. Unanimously approved by Board.

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.**

**Minutes of the Board Meeting
Monday, September 13, 2010**

The Board of Directors of the Gardens at Heritage Green Condominium Association met on Monday, September 13, 2010 at Prudential Realty Center, 7522 East Brainerd Road, Chattanooga, TN 37421 from 6:00 pm – 7:30 pm.

Attendance is as follows:

Norman R. Miller – President (present)
Jack Carney – Vice President (present)
Debbie Tanner – Treasurer (present)
Ursula Jenkins — Secretary (present)
JoAnne Maudru – Chair Finance/Accounting Committee (absent)
Kathryn Shaffer – Chair Landscape Committee (present)
Kenny Burnett – Chair Insurance/Asset Management Committee (present)
Jack Wallace – Chair Architectural Committee (present)

Agenda to Meeting for 9/13/2010 attached.

Norman Miller called the meeting to order. The meeting commenced at 6:00 p.m.

The following items were addressed:

1. Minutes. Minutes for the previous 8/9/2010 meeting were reviewed. Motion made by Jack Carney, seconded by Jack Wallace; and unanimously approved by the Board. (8/9/2010 minutes are attached to these minutes).

2. Landscape/Maintenance Committee.

The Landscape/Maintenance Committee report was given by Kathryn Shaffer. The Board was copied with minutes from the Landscape Committee's meeting on August 31, 2010. The minutes are attached. Kathryn reported dead bushes and sodding will be replaced in the spring, budget allowing. Norm suggested contacting Sanders Irrigation & Supply for replacing the remaining open holes/pipes with covers. Doug Thompson will address the situation with the tree in front of 416. It was determined sprinklers were working in the last row of homes on the left. Also, owners with dirty fences will be sent letters. Thompson Brothers is to mulch and trim in October, per the contract. Emanuel to repair rotted wood issues.

Motion to approve Landscaping Committee report was made by Jack Wallace, seconded by Jack Carney.

3. Architectural Committee. Jack Wallace gave the report. Not much happening. The units that had built extra concrete pads and sidewalks were done according to our rules and regulations. The committee is in the process of reviewing a new storm door for 1030. Unit 428 – the Fiorellas have moved out and Mrs. Fiorella died. They will lease for 8 months or so and Ursula will send them the Rules and Regulations. The committee is in the process of adopting some type of a plan to keep decorations uniform, for example only white lights allowed at Christmas. No colored floods – only white, etc. They will get back to the Board about what they decide and it will be put on October's agenda.

Motion to approve Architectural Committee report was made by Jack Carney, seconded by Kenny Burnett

and unanimously approved by all.

4. Insurance/Asset Committee. Kenny Burnett gave the report. Some talk about the insurance rebate. Kenny to find out about that and the Fidelity Bond.

Motion to approve Insurance/Asset Committee report was made by Jack Carney, seconded by Jack Wallace and unanimously approved by all.

5. Treasurer Report. Norm gave the treasurer's report. Everyone on the Board was given several financials. (Copies of all financials are attached to these minutes.) We will use end of month delinquency counts to report anything on condo certifications for upcoming loans/closings/refinancings. Some discussion about delinquent accounts. Debbie reported that the Financial Statements are fairly presented and materially correct.

Motions for approval of Treasurer's Report was made by Jack Carney; seconded by Kenny Burnett and unanimously approved by Board.

6. Finance Accounting Committee Report. Discussion of delinquencies ensued. Collections going well. Everyone was given a status report (attached to these minutes) and also the status of units for sale/pending sales/lease to purchase and leased units (attached to these minutes). We are below 15% delinquency rate and have several paying dues to Gayle Lattimore, our collections attorney. Shirley Moore (608) has not made any payments to the HOA or Gayle Lattimore since 6/30/2010.. Paul Cloutier (236) is current with paying our attorney and our HOA. Jason Hudson (610) has been foreclosed on. Terralynn Wright at Crye Leike will sell and we sent her a statement to forward to the mortgage company to pay. Also, we are proceeding with collecting on Helen Pigott (763) (as soon as her deed is foreclosed on). Bevil/Reed/Gateway units are in bankruptcy and we are waiting to see what the trustees do on all 9 units.

Motion to approve Finance/Accounting Committee report was made by Jack Carney; seconded by Jack Wallace and unanimously approved by Board.

7. Old Business.

There was no old business.

8. New Business:

(a) Rules Regulations – Changes. We reviewed the rules and regulations. Ursula will make the suggested changes and forward to everyone for review before the next Board meeting on October 11, 2010.

There being no further business the meeting was adjourned.

Motion made by Jack Carney to adjourn. Seconded by Kenny Burnett. Unanimously approved by Board.

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.

Minutes of the Board Meeting
Monday, August 9, 2010
at Famous Dave's Restaurant, Gunbarrel Road, Chattanooga, TN 37421

The Board of Directors of the Gardens at Heritage Green Condominium Association met on Monday, August 9, 2010 at Famous Dave's Restaurant located on Gunbarrel Road, Chattanooga, TN from 6:30 — 8:15 pm..

All were in attendance and are as follows:

Norman R. Miller – President
Jack Carney – Vice President
Debbie Tanner – Treasurer
Ursula Jenkins – Secretary
JoAnne Maudru – Chair Finance/Accounting Committee
Kathryn Shaffer – Chair Landscape Committee
Kenny Burnett – Chair Insurance/Asset Management Committee
Jack Wallace – Chair Architectural Committee

Agenda to Meeting for 8/9/2010 attached.

Norman Miller called the meeting to order. The meeting commenced at 6:30 p.m.

The following items were addressed:

1. Minutes. Minutes for the previous 7/12/2010 meeting were reviewed. Motion made by Jack Carney, seconded by Jack Wallace; and unanimously approved by the Board. (7/12/2010 minutes are attached to these minutes).
2. Resignation of Mike Andrews – Landscape Chair. The resignation of Mike Andrews (attached) was accepted. Kathryn Shaffer volunteered to serve in this position and was unanimously elected by the board as new Landscape/Common Areas Chair.
3. Landscape/Maintenance Committee.
The Landscape/Maintenance Committee report was given by Norm Miller.
 - (a) Report re: Emanuel/Painting. We are pretty much through with painting, shutter washing and our budget does not allow for more at this time.
 - (b) Replacement of dead bushes/Trimming. Thompson Brothers have started replacing some dead bushes. Have also finished replacement of dead bushes in last greenway on left. Will continue in fall with cooler weather and as money/expenses allow. Thompson Brothers will also be asked by Norm to: (i) Weed around the maple tree dying in front of Jack Wallace's house; (ii) meet with and show Jack Wallace and/or JoAnne Maudru or any board member the sprinklers, while on and that they do work in the back greenway in front of the homes; (iii) Trim Jane Blalock's bushes again (814)

- (c) Progress as to resodding alleyways. Resodding will take place in cooler weather, money permitting.
- (d) Progress as to ordering covers for irrigation system open holes/pipes. We will still need to see which holes are open and purchase covers for them.
- (e) Fiberoptics/Sprinklers. Some sprinklers/transformers were replaced this past month due to lightning, rain and them not working properly.
- (f) Soil Test. Sample was sent off to UT Agricultural Department in Nashville at the beginning of June. Awaiting results.
- (g) Sprinklers. Norm to ask Doug Thompson to get with Jack Wallace and JoAnne Maudru and show them the sprinklers come on.
- (h) 624 Callaway Court. Police report on the domestic situation which occurred 6/26 was still not ready as of today's date. A letter will be sent to the unit owners with a copy of that report when we receive it.
- (i) Gutter Gloves/Downspout Converter/Concrete Water Basin Catchers. This item was not discussed in today's meeting.
- (j) Concrete Trucks on Property. Concrete trucks are not to be allowed. Anyone coming in must use a Georgia buggy. Trucks are too heavy and will tear up our roads. This item will also be added to newsletter in August, 2010.
- (k) Minutes from August 2, 2010 Landscape Committee Meeting were discussed.

The items that were reviewed by the Board were:

(1) Dumping of toxic materials in water supply. There was no toxic materials dumped in water supply. The contractors working on Ray Farley's unit (555) washed out their buckets of concrete and water. Concrete is not toxic.

(2) 557 -- John Bukata -- bushes. We need specifics/unit owners names of whom John Bukata has "verbally harassed" as they were walking.

(3) Coyotes, Raccoons, Trash Cans. Coyotes and raccoons have not been spotted in our complex. The rule regarding trash cans remains. People are free to use trash bags (secured tightly) or purchase a trash can.

(4) No Trespassing Signs. It was suggested we remove these signs because our neighborhood would appear unfriendly. As stated in past, we need to have the wording on these signs if we are ever to have to call the police and have someone unfriendly removed. We need the language in place by law.

(5) Planting of Bushes Around Transformers. This project was started and the left side of last greenway was completed. Right side to be planted in cooler weather, with money permitting.

Motion to approve Landscaping Committee report was made by Jack Carney, seconded by Kenny Burnett and unanimously approved by all.

4. Architectural Committee. Jack Wallace gave the report. Not much happening. Glenda Fulgham's fence was approved. Extra concrete at Kenny Burnett's place was approved. Jack Wallace asked Ursula to send out newsletter with budget, copying everyone the "Change Request Form" and the rule regarding approval of "outside" changes. Also he asked that we publish all newsletters on the website which Ursula will have Richard Smith do for us.

Motion to approve Architectural Committee report was made by Jack Carney, seconded by Kenny Burnett

and unanimously approved by all.

5. Insurance/Asset Committee. Kenny Burnett gave the report. Copies are attached. The Board unanimously approved the new insurance premium of \$21,937.39 (a \$778.39 increase from last year). The Board also unanimously approved the \$411.00 Fidelity Bond (a decrease of \$20.00 from last year). A lot of insurance discussion ensued. We will continue to put \$50,000.00 per year in reserves. Norm Miller to make the next deposit some time this week. We had no other insurance bids this year. There was discussion of flood insurance. Basically the HOA cannot afford at this time nor are we in a flood zone. There was also discussion of termite control. This topic to be tabled for future time.

Motion to approve Insurance/Asset Committee report was made by Jack Carney, seconded by Jack Wallace and unanimously approved by all.

6. Treasurer Report. Norm gave the treasurer's report. Everyone on board was given several financials. (Copies of all financials are attached to these minutes.) We will use end of month delinquency counts to report anything on condo certifications for upcoming loans/closings/refinancings. Some discussion about delinquent accounts. The board was given Debbie Tanner's report on the status of our accounting. Debbie's report finds that she reviewed the Balance Sheet (modified cash basis) and the Budget vs. Actual Income Statement as of July 30, 2010. Debbie stated in her report the receipts and disbursements appear to be fairly presented and the disbursements have the required two signatures. Debbie showed the Financial Statements to be fairly presented and materially correct. We are on target with our budget. No need to increase or decrease HOA dues for 2011. Debbie also gave Norm a proposed budget for 2011. The budget is due out to all members by 9/1/2010. It will be posted on website, bulletin board and will be mailed out to all members along with a newsletter before 9/1/2010.

Motions for approval of Treasurer's Report was made by Jack Carney; seconded by Kenny Burnett and unanimously approved by Board.

7. Finance Accounting Committee Report. Discussion of delinquencies ensued. Collections going well. Everyone was given a status report (attached to these minutes) and also the status of units for sale/pending sales/lease to purchase and leased units (attached to these minutes). We are well below 15% delinquency rate and have several paying dues to Gayle Lattimore, our collections attorney. Shirley Moore (608) has one more payment to make to our attorney.. Paul Cloutier (236) is current with paying our attorney. Jason Hudson (610) has been foreclosed on. Will take place 8/24/2010. Also, we are proceeding with collecting on Helen Pigott (763) (as soon as her deed is foreclosed on). Bevil/Reed/Gateway units are still in arrears and will be addressed further below.

Motion to approve Finance/Accounting Committee report was made by Jack Carney; seconded by Jack Wallace and unanimously approved by Board.

8. Old Business.

(a) Post speed limit signs on Callaway Court of 20 mph maximum speed. Two signs have been posted.

*(b) Begin enforcing prohibition of roof mounted satellite dishes on residences. The satellite dishes on roofs rule has not been broken since 5/2009. No one will be sent a letter. Susan Rich had previously sent her legal opinion to board.

*(c) Chimney. Susan Rich's legal opinion stated we had legal grounds to have the chimney removed. Board discussed whether it was worth the expense, possible lawsuits by Ray Farley. It was decided that we

would have Susan Rich send Bevil/Reed a letter, putting them on notice regarding the chimney, copying Ray Farley and letting them know the roof, any future problems with it were their responsibility.

(d) Management Company. This was discussed upon inception of new board in 9/2009. The HOA cannot afford, nor do they need a management company to run the day to day affairs of the HOA.

(9) New Business:

(a) Rules Regulations – Changes. It was determined that we would not address this issue until the next full board meeting. Ran out of time.

*(b) Proxy Voting. Susan Rich's legal opinion was that according to Tennessee law, our Board could use proxy voting in the event of an absence because our Charter did not say we could not use proxies and the documents support our usage of this item.

(c) Termite/Pest Control. This was tabled for next year's budget.

There being no further business the meeting was adjourned.

Motion made by Jack Carney to adjourn. Seconded by Kenny Burnett. Unanimously approved by Board.

*All three of Susan Rich's legal opinions are also attached to these minutes.

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.

Minutes of the Board Meeting
Monday, July 12, 2010
at The Elks Lodge, #91, Graysville Road, Chattanooga, TN 37421

The Board of Directors of the Gardens at Heritage Green Condominium Association met on Monday, July 12, 2010 at The Elks Lodge located on Graysville Road, Chattanooga, TN from 6:30 — 8:30 pm..

Attendance for this meeting is as follows:

Norman R. Miller – President (present)
Jack Carney – Vice President (present)
Debbie Tanner – Treasurer (absent – out of town)
Ursula Jenkins — Secretary (present)
JoAnne Maudru – Chair Finance/Accounting Committee (absent-out of town on business)
Mike Andrews – Chair Landscape Committee (present)
Kenny Burnett – Chair Insurance/Asset Management Committee (present)
Jack Wallace – Chair Architectural Committee (absent-hospital)

Agenda to Meeting for 7/12/2010 attached.

Norman Miller called the meeting to order. The meeting commenced at 6:30 p.m.

The following items were addressed:

1. Minutes. Minutes for the previous 6/14/2010 meeting were reviewed. Motion made by Jack Carney, seconded by Mike Andrews; and unanimously approved by the Board. (6/14/2010 minutes are attached to these minutes).

2. Landscape/Maintenance Committee.

The Landscape/Maintenance Committee report was given by Mike Andrews.

(a) Report re: Emanuel/Painting. Emanuel Roy and Jay Roy continue to paint shutters and wash gutters. It was determined all gutters need washing and that since they had not been painting the sides of shutters, they would go back and paint them as well.

(b) Minor Repairs Report. Mike Andrews to ask Mike Reed who the roofer was since debris appears to be coming from the rooftops after a rain. Norm pointed out some of the paint was peeling off under the roof of some front porches as well.

(c) Replacement of dead bushes/Trimming. Mike Andrews reported dead bushes have been removed and Thompson Brothers are to start replacing bushes this week. Thompson Brothers are to continue trimming all bushes and should be finished by Thursday.

(d) Progress as to resodding alleyways. Resodding will take place in cooler weather.

(e) Progress as to ordering covers for irrigation system open holes/pipes. Mike Andrews to get prices on covers for open holes in irrigation system.

(f) Fiberoptics/Sprinklers. This was not brought up for discussion.

(g) Soil Test. Sample was sent off to UT Agricultural Department in Nashville at the beginning of June. Awaiting results.

(h) Backflow Preventers Test. Norm dropped off letters to Mike Andrews and Mike will have the proper testing done.

(i) Sprinklers. Sprinklers were on again on the front during heavy downpour of water today. Jack Carney has asked Mike Andrews for a schedule of all sprinkler systems, which ones come on when, what dates, etc.. Also JoAnne's question was revisited regarding sprinklers in the front of her row of homes as far as working. Ursula will send Mike a copy of JoAnne's e-mail regarding this. Also sprinklers are on during day – not evenings as to prevent fungus from spreading further.

(j) Fire Hydrants. All fire hydrants have been painted a fire red color by Mike Andrews (except one in the back).

(k) 624 Callaway Court. Police report on the domestic situation which occurred 6/26 was still not ready as of today's date. A letter will be sent to the unit owners with a copy of that report when we receive it.

Motion to approve Landscaping Committee report was made by Jack Carney, seconded by Kenny Burnett and unanimously approved by all.

3. Architectural Committee. Jack Wallace is in hospital so Ursula gave the report. Some discussion regarding the red door at 939 (Darin Johnson). Darin is to resubmit another color approval to Ursula regarding the red door. Darin's dark blue gray shutters were approved by the architectural committee.

Motion to approve Architectural Committee report was made by Jack Carney, seconded by Kenny Burnett and unanimously approved by all.

4. Insurance/Asset Committee. Kenny has not received any more insurance bids. Tim Goss should have premium response to us by end of August. We will need to make a decision at the September board meeting whether we stay with Goss Insurance or proceed on but it looks like we will stay with them. Our insurance policy expires 9/25/2010 and the Fidelity Bond expires 10/2010. Insurance premium should not go up much. Ursula may have someone giving us bid on insurance and will turn over to Kenny at that time. Budget is getting ready to come up and that committee might want to start working on it.

Motion to approve Insurance/Asset Committee report was made by Jack Carney; seconded by Mike Andrews and unanimously approved by Board.

5. Treasurer Report. Norm gave the treasurer's report. Everyone on board was given several financials. (Copies of all financials are attached to these minutes.) We will use end of month delinquency counts to report anything on condo certifications for upcoming loans/closings/refinancings. Some discussion about delinquent accounts. The board was given Debbie Tanner's report on the status of our accounting. Debbie's financial report finds that she reviewed the Balance Sheet (modified cash basis) and the Budget vs. Actual Income Statement as of June 30, 2010. Debbie states in the report the receipts and disbursements appear to be fairly presented. And the disbursements have the required two signatures. Debbie showed the Financial Statements to be fairly presented and materially correct. (Debbie's report is attached to these

minutes). We are on target with our budget. Does not look like we will need to increase HOA dues for 2011 as of right now.

Motions for approval of Treasurer's Report was made by Jack Carney; seconded by Mike Andrews and unanimously approved by Board.

6. Finance Accounting Committee Report. Discussion of delinquencies ensued. Collections going well. Everyone was given a status report (attached to these minutes) and also the status of units for sale/pending sales/lease to purchase and leased units (attached to these minutes). We are well below 15% delinquency rate and have several paying dues to Gayle Lattimore, our collections attorney. Shirley Moore (608) has two more payments to make to our attorney.. Paul Cloutier (236) is current with paying our attorney. Jason Hudson (610) has one more payment to make to our attorney in July and he will be current. Also, we are proceeding with collecting on Helen Pigott (763) (as soon as her deed is foreclosed on). Bevil/Reed/Gateway units are still in arrears and will be addressed further below.

Motion to approve Finance/Accounting Committee report was made by Jack Carney; seconded by Mike Andrews and unanimously approved by Board.

7. Old Business.

(a) Post speed limit signs on Callaway Court of 20 mph maximum speed. The board unanimously agreed to post two speed limit signs at 20 mph.. One sign will be placed in the entrance and one will be placed by the postal unit. Speeding will be hard to enforce but the signs may slow someone down.

(b) Begin enforcing prohibition of roof mounted satellite dishes on residences. There was some discussion and it was agreed that we stand by the current rule, which is when a unit owner, who had previous to 3/2/09, installed a satellite dish on their unit's roof that it was grandfathered in. But in the event of a sale, that unit owner will have to take satellite dish off the roof, repair any damage to the roof at their expense. It was also agreed that everyone with a satellite dish on their roof that was installed after 3/2/09 will be sent a certified letter regarding the satellite dish. It was determined also that Ursula will start adding into all welcome letters, the association's rules regarding satellite dishes. Mike Andrews to give Ursula the list of dishes/roof violations. Ursula will draft a letter at that time to send to the board for approval.

(8) New Business:

(a) Exploring mediation to conclude disagreement over delinquent Homeowner's Association Dues. There was discussion regarding the Gateway/Bevil/Reed disputed HOA dues. HOA dues cannot be forgiven. Everyone pays unless (i) the HOA membership has a majority vote declaring someone does not have to pay; or (b) if you are the developer. The board agreed to sit and wait on a response from Gateway Title to Susan Rich's letter. Gateway will have to clear titles at some point and will need to pay our HOA dues in order for us to release the liens.

Norm suggested to Mike Andrews, since there is a lien on his unit as a result of non-payment of HOA dues by Bevil/Reed, that he contact the real estate agent and the real estate agent's broker to let them know what has happened and to try to get a remedy about this between them and the title company. Maybe go back on the title companies emissions and error insurance.

(b) Amend bylaws to allow for towing of vehicles after two (2) certified letters being sent regarding vehicles parked in grass or vehicles with expired tags or no tags. It was determined one certified letter w/o return receipt should suffice. Grass/landscape is our biggest expense and we do not want people parking in the grass.

(c) Allow handicapped residents without parking pads to utilize handicapped parking spaces for a period of a maximum of 6 months. It was determined that this issue was not setting a precedent but rather that it was in fact the law that handicap people can park in any handicap spaces, any time, as long as they have current handicap tags/plates. It was also determined we add a new handicap parking space in the 2nd visitor parking area upon entering the neighborhood. This space would be made wide enough to accommodate a van for handicap purposes.

(d) Policy on sending out violation letters. Letters are sent when Norm determines a rule violator should receive notice.

(e) Rules Regulations – Changes. It was determined that we would not address this issue until the full board could meet in person and go over the rules together.

(f) Chimney at 555 Callaway Court – Farley. The chimney in place was not approved by the architectural committee. Also it breaches the roof. It was determined that when the Gateway HOA dues issues were resolved Messrs. Farley, Reed and Bevil would receive a letter from the board asking them to dismantle the chimney and, upon refusal, the board would have it dismantled charging Farley, Reed and Bevil for the monies it incurred in so doing.

(9) Termite/Pest Control. This was briefly mentioned. Pondered whether we should purchase this as insurance protection.

There being no further business the meeting was adjourned.

Motion made by Jack Carney to adjourn. Seconded by Mike Andrews. Unanimously approved by Board.

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Monday, June 14, 2010
at The Elks Lodge, #91, Graysville Road, Chattanooga, TN 37421

The Board of Directors of the Gardens at Heritage Green Condominium Association met on Monday, June 14, 2010 at The Elks Lodge located on Graysville Road, Chattanooga, TN from 6:30 — 8:30 pm.. Those in attendance were:

Norman R. Miller – President
Jack Carney – Vice President
Debbie Tanner – Treasurer
Ursula Jenkins — Secretary
JoAnne Maudru – Chair Finance/Accounting Committee
Mike Andrews/Brian Frye – Chair Landscape Committee
Kenny Burnette – Chair Insurance/Asset Management Committee
Jack Wallace – Chair Architectural Committee

Agenda to Meeting for 6/14/2010 attached.

Norman Miller called the meeting to order. The meeting commenced at 6:30 p.m.

The following items were addressed:

1. Minutes. Minutes for the previous 5/10/2010 meeting were reviewed. Motion made by Jack Wallace, seconded by Jack Carney; and unanimously approved by the Board. (5/10/2010 minutes are attached to these minutes).
2. Brian Frye. The Board voted off Brian Frye and a separate Landscape/Maintenance Committee meeting was held. Mike Andrews was elected chairman of that committee. Mike Andrews was then added to the Board by the Master Deed and By-laws. The Board welcomed him aboard the Board. via unanimous consent.
3. Architectural Committee. Jack Wallace stated “Request Changes” were approved for Buddy Lorimer, Kenny Burnett and Ursula Jenkins. Discussion ensued regarding John Bukata’s common area takeover, setting of precedence, etc.. It was decided that Emanuel would be asked to clear the limbs from trees to make better pathway on common area for walkers.

Motion to approve Architectural Committee report was made by Jack Carney, seconded by Debbie Tanner and unanimously approved by all.

4. Landscape/Maintenance Committee.

(a) Report re: Emanuel/Painting. Ursula handed Board a status report of the repainting of shutters, minor repairs, yard/landscape issues showing what has been completed and what still needs to be completed. Gables and shutter painting were almost 100% complete. Emanuel and his brother Jay have already started washing all gutters. Soffits and fascia

(b) Sprinklers. Sensors had been put in place for water detection. It was determined there was a sprinkler problem in front. Sprinklers had not been on in some time. Doug Thompson called while meeting was in progress. Said someone had cut off front row and back row sprinklers. Will adjust and lock each timer so it won’t happen again.

(c) Replacement of dead bushes/Resodding/Trimming. Nothing has happened since last meeting. Norm stated that Doug was behind in schedule because of rain. He is to start trimming, etc. this upcoming week. It was noted that it

was almost too late to plant or resod because of extreme heat.

(d) Soil Test. Sample was sent off to UT Agricultural Department in Nashville. Awaiting results.

(d) Fiber optics/Sprinklers. Doug Thompson has been billing EPB directly for cuts in irrigation system caused by installing fiber optics. EPB has been paying. Some discussion ensued regarding this.

(e) Motion to approve Landscaping Committee report was made by Jack Carney, seconded by Debbie Tanner and unanimously approved by all.

5. Treasurer Report. Norm gave the treasurer's report. Everyone on board was given several financials. Copies of all financials are attached to these minutes. We will use each end of month delinquency counts to report anything on condo certifications for upcoming loans/closings. Some discussion about delinquent accounts. It was unanimously voted that Mike Williams is to begin collections against Gene Bevil/Gateway Title on the Ray Farley unit, 555, Callaway Court. Ursula to contact Mike. Debbie Tanner suggested we post the Profit and Loss Statement each month at the postal unit. It will go out in this weeks newsletter as well. Also, Norm is giving Debbie certain items for reconciliation, audit, maintain as treasurer.

Motions for approval of Treasurer's Report was made by Jack Wallace; seconded by Jack Carney and unanimously approved by Board.

6. Finance Accounting Committee Report. Discussion of delinquencies ensued. Collections going well. Everyone was given a status report (attached to these minutes) and also the status of units for sale/pending sales/lease to purchase and leased units (attached to these minutes). We are well below 15% delinquency rate and have several paying dues to Gayle Lattimore our collections attorney. Shirley Moore (608) and Paul Cloutier (236) are paying our attorney. Also, we are proceeding with collecting on Helen Pigott (763) (as soon as her deed is foreclosed on) and Jason Hudson (610). Jason Hudson, Shirley Moore and Paul Cloutier have been paying current HOA dues to the association. Ursula to check with Gayle regarding status of Paul Cloutier payments – to make sure he is paying what we agreed to.

Much discussion about the Gene Bevil/Gateway 3 closings that took place this past month where HOA dues were in dispute. Approval to proceed with collections against the Farley unit – 555 Callaway Court was given and Ursula to contact Mike Williams tomorrow.

Motion to approve Finance/Accounting Committee report was made by Jack Carney; seconded by Debbie Tanner and unanimously approved by Board.

7. Insurance/Asset Committee. Kenny has started to get bids/proposals from other insurance companies. Has not gotten much response. Tim Goss should have response to us by end of August. We will need to make a decision at the September board meeting whether we stay with Goss Insurance or proceed on. Goss also would need 30 days notice if we terminate. Our insurance policy expires 9/23/2010 and the Fidelity Bond expires 10/2010. Most likely we will stay with Tim Goss. Insurance premium should not go up much. Should be 5% decrease but replacement cost will go up to keep same premium in place. We were offered three ways to pay. We selected 2 months in advance and 10 equal payments for which there would be a small additional monthly fee. Did not want to go with automatic pay. A lot of discussion ensued regarding flood insurance. Would cost an additional \$200-\$300/per unit. Was deemed we are not in flood zone. If something happened we could make special assessment at that time to pay for whatever damages occurred.

Motion to approve Insurance/Asset Committee report was made by Jack Wallace; seconded by Jack Carney and unanimously approved by Board.

8. New Business.

(a) Newsletter. Draft of newsletter was discussed and approved to go out this week. There were a couple of updates added to newsletter and it is attached.

(b) Bylaws/Rules. Some discussion ensued as to revising parts of the rules. For example, the HOA does not want anything do to with leases or rental clause. HOA deals with owners. Ursula to refine bylaws for other issues, blackline document sometime within next week and send to board for review and for filing with register's office.

There being no further business the meeting was adjourned.

Motion made by Jack Carney to adjourn. Seconded by Debbie Tanner. Unanimously approved by Board.

POLLING OF THE BOARD FOR
THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
via Email

May 5, 2010

The Board of Directors of the Gardens at Heritage Green Condominium Association was contacted by Doug Thompson/Landscaping Company for the Gardens. Doug recommended putting rain sensors on all timers. This would keep from wasting water during rainy periods and would keep timers from coming on right after a rain. Each timer would require a sensor. We would need 7. The cost per timer would be \$75.00.

The Board was polled by Norm Miller, President via e-mail.

Results are attached and as follows:

Norman R. Miller – President - Yes
Jack Carney – Vice President - Yes
Ursula Jenkins – Secretary – Yes
Debbie Tanner – Treasurer - Yes
JoAnne Maudru – Chair Finance/Accounting Committee - Yes
John Bukata – Chair Landscape Committee – Absent – Yes
Kenny Burnette – Chair Insurance/Asset Management Committee – Yes
Jack Wallace – Chair Architectural Committee - Yes

The vote by the Board in favor of the sensors was unanimous. Norm Miller sent Doug via e-mail regarding results. (Attached).

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Monday, May 10, 2010
at The Elks Lodge, #91, Graysville Road, Chattanooga, TN 37421

The Board of Directors of the Gardens at Heritage Green Condominium Association met on Monday, May 10, 2010 at The Elks Lodge located on Graysville Road, Chattanooga, TN from 6:30 — 8:00 pm..
Those in attendance were:

Norman R. Miller – President
Jack Carney – Vice President
Debbie Tanner – Treasurer and Charlene Anderson
Ursula Jenkins — Secretary
JoAnne Maudru – Chair Finance/Accounting Committee
John Bukata – Chair Landscape Committee (absent due to knee surgery)
Kenny Burnette – Chair Insurance/Asset Management Committee

Agenda to Meeting for 5/10/2010 attached.

Norman Miller called the meeting to order. The meeting commenced at 6:30 p.m.

The following items were addressed:

1. Jack Wallace -- Chair Architectural Committee. Jack Wallace was previously voted in as Chair by his committee and officially came on board.
2. Minutes. Minutes for the previous 4/12/2010 meeting were reviewed. Motion made by Jack Wallace, seconded by Jack Carney; and unanimously approved by the Board. (4/12/2010 minutes are attached to these minutes).
3. Landscape/Maintenance Committee.
 - (a) Report. In John Bukata's absence due to surgery, Ursula handed Board a status report of the repainting of shutters, minor repairs, yard/landscape issues showing what needs to be done and what still needs to be completed and what has been completed. Gables will be repainted next, where necessary. Emanuel will be paid \$25/per gable. He will get newly developed list from Ursula this upcoming weekend. Ursula and Norm to walk grounds and identify other landscape issues and determine which ones are to be repaired next (depending on status of HOA dues). (Report is attached to these minutes)
 - (b) Voluntary Planting Day. Was determined a voluntary planting day was not necessary. Ursula will replant flowers in front sign when pansies die off due to heat. Board will pay for it from donations money previously sent in.
 - (c) Sprinklers. Sensors have been ordered – 7. Lawns will be sprinkled off every other day instead of every day. Ursula to ask Doug Thompson for sprinkler system schedule for all timers and also as to the Shaffer's request re: their locked gate (925).
 - (d) Neighborhood Watch. A poll had previously been taken via e-mail to members. Only 4 responded. Was determined not enough interest to continue with this project.
 - (e) One Day Garage Sale. A poll had previously been taken via e-mail to members. Only 11 responded. Was determined not enough interest to continue with this project.
 - (f) Fire Protection Billing. Ursula to ask Dodie James exactly what "fire protection" covers.

Motion to approve Landscaping Committee report was made by Jack Carney, seconded by Jack Wallace and

unanimously approved by all.

4. Architecture Committee. Architecture Committee did not have much to report. Nothing new going on. Motion to approve Architecture Committee report was made by Jack Carney, seconded by Jack Wallace and unanimously approved by Board.

5. Treasurer Report. Norm gave the treasurer's report. Everyone on board was given several financials. Copies of all statements are attached to these minutes. We will use each end of month delinquency counts to report anything on condo certifications for upcoming loans/closings. Some discussion about delinquent accounts. Norm brought up question about HOA dues. We cannot forgive fees. What should be done about the difference between what Gayle (collections attorney) collects and what we get back? Debbie Tanner to check into whether HOA should be paying Federal taxes. Ursula to check with Gayle exactly how she is getting paid for her fees.

Motions for approval of Treasurer's Report was made by Jack Wallace; seconded by Jack Carney and unanimously approved by Board.

6. Finance Accounting Committee Report. Discussion of delinquencies ensued. Collections going well. Everyone was given a status report (attached to these minutes) and also the status of units for sale/pending sales/lease to purchase and leased units (attached to these minutes). We are below 15% delinquent and have several paying due to collections. Shirley Moore (608) and Paul Cloutier (236) are paying our attorney. Also, we are proceeding with collecting on Helen Pigott (763) and Jason Hudson (610).

Motion to approve Finance/Accounting Committee report was made by Jack Wallace; seconded by Jack Carney and unanimously approved by Board.

7. Insurance/Asset Committee. Kenny has started to get bids/proposals from other insurance companies. We will need to make a decision at the July board meeting whether we stay with Goss Insurance or proceed on. Goss also would need 30 days notice if we terminate. Our insurance policy expires 9/23/2010 and the Fidelity Bond expires 10/2010.

Motion to approve Insurance/Asset Committee report was made by Jack Wallace; seconded by Jack Carney and unanimously approved by Board.

8. New Business. Discussion as to whether we should put out another newsletter. Last one that went out was March 15, 2010. It was determined Ursula will send out e-mail blast to find out what owners would like to see in next newsletter and address any questions or concerns in the next newsletter.

There being no further business the meeting was adjourned.

Motion made by Jack Carney to adjourn. Seconded by Jo Anne Maudru. Unanimously approved by Board.

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Monday, April 12, 2010
at The Elks Lodge, #91, Graysville Road, Chattanooga, TN 37421

The Board of Directors of the Gardens at Heritage Green Condominium Association met on Monday, April 12, 2010 at The Elks Lodge located on Graysville Road, Chattanooga, TN from 6:30 — 8:00 pm.. Those in attendance were:

Norman R. Miller – President
Jack Carney – Vice President
Ursula Jenkins — Secretary
JoAnne Maudru – Chair Finance/Accounting Committee
John Bukata – Chair Landscape Committee
Kenny Burnette – Chair Insurance/Asset Management Committee

Debbie Tanner – Treasurer and Charlene Anderson – Chair Architectural Committee were absent.

Agenda to Meeting for 4/12/2010 attached.

**Earlier in the day, Charlene Anderson had resigned from the Board. (Resignation attached) Jack Wallace was asked to Chair Architectural Committee and his committee approved the request. (Attached).

Norman Miller called the meeting to order. The meeting commenced at 6:30 p.m.

The following items were addressed:

1. Donations for Flowers/Plants. Today we received more money for flowers. We received \$10 from JoAnne Maudru, \$10 from Mr. and Mrs. Sigafos, \$20 from Kenny Burnette and \$25 from Charlene Anderson. Norm will make deposit on 4/13/2010. Total flower donation amount to date is \$115.
2. Minutes. Minutes for the previous 3/8/2010 meeting were reviewed. Motion made by Jack Carney, seconded by Jo Anne Maudru, unanimously approved.
3. Landscape/Maintenance Committee.
 - (a) Thompson Brothers. E-mail blast to be sent out to all asking unit owners to keep trash off grass areas on mowing days. Also, if gates are locked and pets are outside within gates/fences, Thompson Brothers has been notified not to enter those courtyards and area will not be mowed. To be printed and put notice on bulletin board as well.
 - (b) Repair to Areas. John Bukata brought forward several yards in need of repair including Ron Minton's yard. The board approved the following units for care: Unit 868 – adding two 4' pipes to down spouts on the left front side onto sidewalk and the left rear to driveway. Approximately 52' pipe for a total charge for material/labor of \$225. Unit 1056 – pull, dig out dead bushes and replace same prior to mulching; Unit 907 – pull, dig out dead bushes and replace same prior to mulching; Unit 915 – pull, dig out dead bushes and replace same prior to mulching; Unit 709 – mulch too close to unit – needs to be pulled back. John also instructed Thompson Brothers to be sure and keep upcoming mulch off units as much as possible. They will do weed control spraying around mid April.
 - (c) Sigafos (1030) screen door. John will take a look to see if it can be fixed.
 - (d) 268 – Maudru. Stone is off wall by garage. Emanuel/John Bukata to glue on.
 - (e) Satellite Dishes. Are not to be placed on roofs. Ones that are are not considered grandfathered in. Once person

moves, their dish needs to come off roof and roof put back to original condition. Unit owner is responsible for doing this or paying to have it done.

(f) Termite Control. Discussion ensued as to using baits/traps or spraying. Termite control not in budget this year. To be added to budget for 2011.

(g) Stormwater. We received letter from the city regarding stormwater drains. Were informed we need to inspect them four times a year. Need to stay cleaned out. Some discussion ensued regarding drainage pipes.

(h) Some discussion regarding hiring another person, \$10/per hour like Emanuel to help out. John will look into this.

(i) Donations for flowers. Several people (listed above) gave more donations for flowers. John Bukata to price knockout roses.

(j) One Day Garage Sale. Garage sale was discussed. E-mail blast to be sent out asking for interest in having this, and in unit owners forming a committee to properly oversee a garage sale. Notice to be printed and put on bulletin board also.

(k) Neighborhood Watch. E-mail blast also to go out regarding interest in forming a neighborhood watch. To be printed and put on bulletin board also.

(l) Motion to approve Landscaping Committee report was made by Jack Carney, seconded by JoAnne Maudru and unanimously approved by all.

4. Architecture Committee Report.

(a) Nothing really to report. The Shaffer's electrical outlet to be placed in courtyard was approved earlier in day via e-mail. (925).

(b) Motion to approve Architecture Committee report was made by Jack Carney, seconded by JoAnne Maudru and unanimously approved by all.

5. Treasurer Report. Norm gave the treasurer's report. Everyone on board was given several financials. Copies of all statements are attached to these minutes. We will use each end of month delinquency counts to report anything on condo certifications for upcoming loans/closings. Jason Hudson, 610 Callaway Court will be turned over to Gayle Lattimore for collections on 4/20/2010. Financially we are in good shape. Mike Reed/Gene Bevil paid HOA dues for their 6 "rental" units. Also, there is a new buyer for 517 (BB&T owned unit).

(Motions for approval of Treasurer's Report: Jack Carney – 1st; JoAnne Maudru – 2nd). Treasurer's Report was unanimously approved by board.

6. Finance Accounting Committee Report. Discussion of delinquencies ensued. The association still has not collected on 1024 (the Peterson's account) and 949 (Caswell's account); however, 949 to close 4/30. Still waiting on short sales. (Current status list of delinquencies/collections attached). It was voted that \$80 Sims (old attorneys fees) (854) was not to be pursued. Also Jason Hudson, 610 Callaway Court will be turned over to collections attorney on 4/20/2010 (bill attached). Ursula to check with Mr. Allgood, Robyn Judd on status of lease termination at 917. We will contact the mortgage companies for anyone past due 60 days or more to let them know of nonpayment of HOA dues. We are still trying to locate an address for Helen Pigott (763).

Motion to approve Finance/Accounting Committee report was made by Jack Carney, seconded by JoAnne Maudru and unanimously approved by all.

7. Insurance/Asset Committee. Nothing going on this month. Kenny volunteered to go ahead and start getting bids/proposals from other insurance companies. Our policy expires 9/2010 and the Fidelity Bond expires 10/2010.

Motion made by Jack Carney to adjourn. Seconded by Jo Anne Maudru. Unanimously approved by all.
There being no further business the meeting was adjourned.

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Monday, April 12, 2010
at The Elks Lodge, #91, Graysville Road, Chattanooga, TN 37421

The Board of Directors of the Gardens at Heritage Green Condominium Association met on Monday, April 12, 2010 at The Elks Lodge located on Graysville Road, Chattanooga, TN from 6:30 — 8:00 pm..
Those in attendance were:

Norman R. Miller – President
Jack Carney – Vice President
Ursula Jenkins — Secretary
JoAnne Maudru – Chair Finance/Accounting Committee
John Bukata – Chair Landscape Committee
Kenny Burnette – Chair Insurance/Asset Management Committee

Debbie Tanner – Treasurer and Charlene Anderson – Chair Architectural Committee were absent.

Agenda to Meeting for 4/12/2010 attached.

**Earlier in the day, Charlene Anderson had resigned from the Board. (Resignation attached) Jack Wallace was asked to Chair Architectural Committee and his committee approved the request. (Attached).

Norman Miller called the meeting to order. The meeting commenced at 6:30 p.m.

The following items were addressed:

1. Donations for Flowers/Plants. Today we received more money for flowers. We received \$10 from JoAnne Maudru, \$10 from Mr. and Mrs. Sigafos, \$20 from Kenny Burnette and \$25 from Charlene Anderson. Norm will make deposit on 4/13/2010.
2. Minutes. Minutes for the previous 3/8/2010 meeting were reviewed. Motion made by Jack Carney, seconded by Jo Anne Maudru, unanimously approved.
3. Landscape/Maintenance Committee.
 - (a) Thompson Brothers. E-mail blast to be sent out to all asking unit owners to keep trash off grass areas on mowing days. Also, if gates are locked and pets are outside within gates/fences, Thompson Brothers has been notified not to enter those courtyards and area will not be mowed. To be printed and put notice on bulletin board as well.
 - (b) Repair to Areas. John Bukata brought forward several yards in need of repair including Ron Minton's yard. The board approved the following units for care: Unit 868 – adding two 4' pipes to down spouts on the left front side onto sidewalk and the left rear to driveway. Approximately 52' pipe for a total charge for material/labor of \$225. Unit 1056 – pull, dig out dead bushes and replace same prior to mulching; Unit 907 – pull, dig out dead bushes and replace same prior to mulching; Unit 915 – pull, dig out dead bushes and replace same prior to mulching; Unit 709 – mulch too close to unit – needs to be pulled back. John also instructed Thompson Brothers to be sure and keep upcoming mulch off units as much as possible. They will do weed control spraying around mid April.
 - (c) Sigafos (1030) screen door. John will take a look to see if it can be fixed.
 - (d) 268 – Maudru. Stone is off wall by garage. Emanuel/John Bukata to glue on.
 - (e) Satellite Dishes. Are not to be placed on roofs. Ones that are are not considered grandfathered in. Once person

moves, their dish needs to come off roof and roof put back to original condition. Unit owner is responsible for doing this or paying to have it done.

(f) Termite Control. Discussion ensued as to using baits/traps or spraying. Termite control not in budget this year. To be added to budget for 2011.

(g) Stormwater. We received letter from the city regarding stormwater drains. Were informed we need to inspect them four times a year. Need to stay cleaned out. Some discussion ensued regarding drainage pipes.

(h) Some discussion regarding hiring another person, \$10/per hour like Emanuel to help out. John will look into this.

(i) Donations for flowers. Several people (listed above) gave more donations for flowers. John Bukata to price knockout roses.

(j) One Day Garage Sale. Garage sale was discussed. E-mail blast to be sent out asking for interest in having this, and in unit owners forming a committee to properly oversee a garage sale. Notice to be printed and put on bulletin board also.

(k) Neighborhood Watch. E-mail blast also to go out regarding interest in forming a neighborhood watch. To be printed and put on bulletin board also.

(l) Motion to approve Landscaping Committee report was made by Jack Carney, seconded by JoAnne Maudru and unanimously approved by all.

4. Architecture Committee Report.

(a) Nothing really to report. The Shaffer's electrical outlet to be placed in courtyard was approved earlier in day via e-mail. (925).

(b) Motion to approve Architecture Committee report was made by Jack Carney, seconded by JoAnne Maudru and unanimously approved by all.

5. Treasurer Report. Norm gave the treasurer's report. Everyone on board was given several financials. Copies of all statements are attached to these minutes. We will use each end of month delinquency counts to report anything on condo certifications for upcoming loans/closings. Jason Hudson, 610 Callaway Court will be turned over to Gayle Lattimore for collections on 4/20/2010. Financially we are in good shape. Mike Reed/Gene Bevil paid HOA dues for their 6 "rental" units. Also, there is a new buyer for 517 (BB&T owned unit).

(Motions for approval of Treasurer's Report: Jack Carney – 1st; JoAnne Maudru – 2nd). Treasurer's Report was unanimously approved by board.

6. Finance Accounting Committee Report. Discussion of delinquencies ensued. The association still has not collected on 1024 (the Peterson's account) and 949 (Caswell's account); however, 949 to close 4/30. Still waiting on short sales. (Current status list of delinquencies/collections attached). It was voted that \$80 Sims (old attorneys fees) (854) was not to be pursued. Also Jason Hudson, 610 Callaway Court will be turned over to collections attorney on 4/20/2010 (bill attached). Ursula to check with Mr. Allgood, Robyn Judd on status of lease termination at 917. We will contact the mortgage companies for anyone past due 60 days or more to let them know of nonpayment of HOA dues. We are still trying to locate an address for Helen Pigott (763).

Motion to approve Finance/Accounting Committee report was made by Jack Carney, seconded by JoAnne Maudru and unanimously approved by all.

7. Insurance/Asset Committee. Nothing going on this month. Kenny volunteered to go ahead and start getting bids/proposals from other insurance companies. Our policy expires 9/2010 and the Fidelity Bond expires 10/2010.

Motion made by Jack Carney to adjourn. Seconded by Jo Anne Maudru. Unanimously approved by all.
There being no further business the meeting was adjourned.

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.

Minutes of the Board Meeting
Monday, March 8, 2010

at the home of Ursula Jenkins, 806 Callaway Court, TN 37421

The Board of Directors of the Gardens at Heritage Green Condominium Association met on Monday, February 8, 2010 at the home of Ursula Jenkins, 806 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 — 9:00 pm.. Those in attendance were:

Norman R. Miller – President
Jack Carney – Vice President
Debbie Tanner - Treasurer
Ursula Jenkins — Secretary
JoAnne Maudru – Chair Finance/Accounting Committee
John Bukata – Chair Landscape Committee
Kenny Burnette – Chair Insurance/Asset Management Committee
Charlene Anderson — Chair Architectural Committee

Agenda to Meeting for 3/8/2010 attached.

Before the start of the meeting, Lynda Hendrickson addressed the board. Asked that we make an exception and allow her son to park in visitor parking since she could not afford a concrete pad. Also requested we make the visitor parking area in the back of the community a non-visitor parking area. Lynda then left the meeting.

Norman Miller called the meeting to order. The meeting commenced at 6:30 p.m.

The following items were addressed:

1. Lynda Hendrickson's request. The request for exception to the parking rule was denied because the Board cannot grant a variance for one member without allowing variances for the other members in the community. (See letter sent to Lynda Hendrickson – attached).
2. Minutes. Minutes for the previous 2/2/2010 meeting were reviewed. Motion made by Jack Carney, seconded by Jo Anne Maudru, unanimously approved.
3. Landscape/Maintenance Committee.
 - (a) Thompson Brothers Contract. John Bukata brought the Board Thompson Brothers contract. Was tabled till end of meeting. After a long discussion of HOA delinquencies, etc. it was decided the association could not meet it's budget in hiring Thompson Brothers. John was asked to go back to them and ask them to cut their contract down, maybe by mowing less, mulching, trimming less. Maybe mowing every two weeks instead of once a week, etc. John is to get back to the Board with Thompson Brothers response.
 - (b) Repair to Areas. John Bukata brought forward several yards in need of repair including Ron Minton's yard. We were given an assessment from Ron Minton as to repair of his area. The cost was \$4,434.66. The repair on Ron Minton's area will be put on hold for now, again due to delinquencies of HOA dues/budget issues. We had been spending about \$400/\$500/per month on bringing areas up to standards. We will postpone any further work until the April, 2010 board meeting.
 - (c) Voluntary Planting Day. John Bukata suggested we put out e-mail regarding voluntary planting/plant day. Gave detail about his business card at Lowes and savings we could have. Need to plant flowers, bushes, that are native to Tennessee because of watering issues. Norm asked John to call the Agricultural Department to get ideas. Ursula is to e-mail/post on bulletin board asking for volunteers for planting, donations, etc.

(d) Garbage. Stephenson's Garbage had no complaints. It was reported that residents are driving on lawns to get around the garbage truck. The Board also noted that there are other areas where residents are driving on grassy areas.

(e) 925 – Kathryn and David Shaffer unit was discussed. John Bukata checked out their courtyard. The dogwood tree was not purchased by the HOA. Unanimously decided that we need to tell Shaffers to take care of tree, either by cutting it down or trimming because it was not purchased by the HOA and is in their courtyard behind their fence.

(f) 854. Sims visitor's parking in grass was discussed. Ursula to send Larry Sims letter.

(g) Motion to approve Landscaping Committee report was made by Jack Carney, seconded by JoAnne Maudru and unanimously approved by all.

4. Architecture Committee Report.

(a) EPB Light at Front Entrance. Charlene Anderson announced that EPB had installed new light at front entrance of the subdivision.

(b) Front Entry Sign. Charlene Anderson announced that the Martins would volunteer paint if we could find someone to paint the front entrance sign from the red "primer" color to a tan color. It was decided if they could find someone for free to paint that would be ok. Association is not going to pay someone at this time due to budget issues.

(c) Real Estate Signs. A lot of discussion re: realty signs. Signs need to be posted in mulch areas, not in yard or in way of mowers. Also, it was preferred one sign out front, not out back. Discussion ensued as to conforming real estate signs to look like Windstone's "For Sale Signs," which are \$38/per sign. The new signs will be 12 x 18" and will have a place for the real estate agent to put their name, information, etc. The colors everyone liked were the more neutral cream colors. The sign company wanted the association to name one contact in ordering signs, and wanted cash. The Board does/should not be associated with ordering signs for real estate agents. Real estate agents need to order their own signs from the company and pay for them. It was stressed the company Charlene looked at would not do this. The Board asked Charlene to price other sign companies, like Scenic City Signs and get back to board at later date.

(d) Motion to approve Architecture Committee report was made by Jack Carney, seconded by JoAnne Maudru and unanimously approved by all.

5. Treasurer Report. Norm gave the treasurer's report. Everyone on board was given several financials. Copies of all statements are attached to these minutes. Norm will update Debbie Tanner's computer in April with the new 2010 Quick Books program, which is when it will become available. We are behind budget and cannot afford the high expenditures re: mowing/landscaping company. We will need to cut back until collections prove fruitful. Norm asked Ursula to send out some type of e-mail/bulletin explaining to people that we have a lot of delinquencies and it is important that we receive payments in a timely fashion in order to pay the obligations/bills of the association.

(Motions for approval of Treasurer's Report: Jack Carney – 1st; JoAnne Maudru – 2nd). Treasurer's Report was unanimously approved by board.

6. Finance Accounting Committee Report. Discussion of delinquencies ensued. The association still has not collected on 1024 (the Peterson's account) and 949 (Caswell's account). Still waiting on short sales. (Current status list of delinquencies/collections attached). Board discussed Mike Reed/Gene Bevil units. Our real estate attorney, Susan Rich's opinion of builders and HOA dues were discussed. Susan's opinion was that the builders were responsible for HOA dues, from the time of purchase (warranty deed was filed 12/2/2005) of their units from A.L. Since the Reed/Bevil units are not paying HOA dues they are delinquent, and we have to include their delinquencies in the count when asked by mortgage companies. The Master Deed states that no member may be waived from paying dues unless it is voted upon unanimously by the whole association. We will continue to pursue with collections against Reed/Bevil. It was agreed to start collections against 6 Reed/Bevil units which are currently being rented. The six units turned over to Gayle Lattimore for collections were: 533, 737, 329, 747, 771 and 549 Callaway Court. A lot of discussion regarding the other 6 units ensued, etc.

Board discussed the Allgood legal fees issues and unanimously closed Allgood legal fees issue. Will not proceed further against Mr. Allgood.

Motion to approve Finance/Accounting Committee report was made by Jack Carney, seconded by JoAnne Maudru and unanimously approved by all.

7. Insurance/Asset Committee. Nothing going on this month

8. Miscellaneous. Norm asked Ursula to send letters to: Lynda Hendrickson regarding board's decision; Darrin Johnson re: his Christmas lights; the Shaffers re: their dogwood tree; Allgood re: decision about his legal fees; Debbie Cardinal re: address change; Foss re: putting street address on checks, not unit address, Larry Sims re: parking in grass. We will discuss meeting in public place in the future. Also, it was unanimously decided we would not post minutes on the website, due to privacy/libel issues. JoAnne Maudru will research information regarding Chattanooga Neighborhood Watch and will get back to board on this issue. John Bukata will have the visitor parking lot in the back striped and make one parking place handicapped for visitors.

Motion made by Jack Carney to adjourn. Seconded by Jo Anne Maudru. Unanimously approved by all. There being no further business the meeting was adjourned.

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Monday, February 8, 2010
at the home of Ursula Jenkins, 806 Callaway Court, TN 37421

The Board of Directors of the Gardens at Heritage Green Condominium Association met on Monday, February 8, 2010 at the home of Ursula Jenkins, 806 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 — 8:00 pm.. Those in attendance were:

Norman R. Miller – President
Jack Carney – Vice President
Debbie Tanner - Treasurer
Ursula Jenkins --- Secretary
JoAnne Maudru – Chair Finance/Accounting Committee
John Bukata – Chair Landscape Committee
Kenny Burnette – Chair Insurance/Asset Management Committee
Charlene Anderson --- Chair Architectural Committee

Norman Miller called the meeting to order. The meeting commenced at 6:30 p.m.

The following items were addressed:

1. Minutes. Minutes for the Annual Meeting, 2/2/2010, Resolutions 2/2/2010 and Minutes from 1/11/ 2010 board meeting were unanimously approved (attached to these minutes)
2. Returned Check Policy. It was unanimously approved by the Board to amend the Rules and Regulations attached to the Bylaws/Master Deed to state the Board will charge a fee for Returned Checks.
3. Architecture Committee Report.
 - (a) EPB Light at Front Entrance. Charlene Anderson announced that EPB should be installing new light at front entrance any time.
 - (b) Change Request Forms. Everyone who wants “outside” changes needs to fill in a change request form. The Change Request Form has been posted on the internet website as well as postal unit bulletin board and it was decided that we do not need letter going to community regarding this matter at this time. It was unanimously decided that the Architectural Committee should approve all changes unit owners submitted first, and then present to board, especially questionable changes (screens on porches, awnings, etc.)
 - (c) Real Estate Signs. A lot of discussion re: realty signs. Signs need to be posted in mulch areas, not in yard or in way of mowers. Also, it was preferred one sign out front, not out back. Discussion ensued as to conforming real estate signs to look like Windstone’s “For Sale Signs,” which are \$49/per sign. The Architectural Committee was asked to vote on signs, cost, sign regulations, etc. and then bring their committee approval for making signs uniform in shape and size to the board. Once board approves uniform sign rule, Architectural Committee will mass fax all real estate companies from Crye Leike, giving realtors 30 days to conform to new sign rule. The Rules and Regulations attached to the Bylaws/Master Deed will be amended to reflect the “sign” change.
4. Landscape/Maintenance Committee.
 - (a) John Bukata brought before the board several ideas regarding permanent plants, flowers being placed in front of the front entry sign. Was decided further discussion would ensue in spring. Discussed maybe the community having a designated “planting day” and have volunteers plant/purchase items.

(b) Discussion ensued regarding 779 – the Burtnetts. The Burtnetts had turned in dead tree complaint and concrete issues. Was unanimously decided the tree would be looked at later in the spring as it had buds on it and the concrete issue would be repaired when weather/time permitted.

(c) Landscaping/Mowing Proposals. The Board discussed several proposals. Thompsons added to their proposal the work they would do to take over and replace McKamey's services of spraying, landscaping, etc. McKamey's proposal called for roughly \$9,000/yr. and Thompson's proposal was for \$4,000/yr. for the same work. Landscaping fees (2009) were approximately \$58,065.00 2009 and now (for 2010) should be the same. Together landscaping and weed control will be \$62,065. Motion was made by Jack Carney, seconded by Charlene Anderson and unanimously approved by all. John was asked to have Thompson's give us a one year contract for all their work – from March 1, 2010 through March 1, 2011. Norm Miller asked Ron Minton to terminate McKamey's work a couple of weeks ago. John to confirm.

(d) Repair of Yards. Discussion ensued as to repair of yards/grass issues. The Board had allotted \$500/month in the budget to do repair work. Can do about four units a month, and should be on the worst case need basis first. John was asked to contact Emanuel Roy to see if he finished all repair work of remounting rock on the light pillars/columns.

(e) Garbage. We will stay with Stephenson's Garbage for collections in our neighborhood.

(f) Landscaping Committee report was unanimously approved by all.

5. Treasurer Report. Norm gave the treasurer's report. Everyone on board was given several financials. Norm also stated he put \$4,100.00 into money market account. Copies of all statements are attached to these minutes. Discussion ensued between Norm Miller and Debbie Tanner, new Treasurer regarding Quick Books, compatibility, maybe put program on line so they both can use it, etc. Debbie bought new computer this week so should be able to download Quick Books program to her sometime next couple weeks.

(Motions for approval of Treasurer's Report: Jack Carney – 1st; JoAnne Maudru – 2nd). Treasurer's Report was unanimously approved by board.

6. Finance Accounting Committee Report. Discussion of delinquencies ensued. The association should be collecting on 1024 (the Peterson's account) and 949 (Caswell's account) within the next couple of weeks, roughly \$10,000.00 upon closing of their short sales. (Current list of delinquencies attached). Board discussed Mike Reed/Gene Bevil units. We will continue to pursue with collections. It was agreed to turn 236 Callaway Court, Paul Cloutier over to collection attorney. Discussion regarding 917, Allgood, legal fees. We will continue to bill Mr. Allgood for his legal fees. He was sent letter 1/14/2010 regarding payment of those fees.

Finance Accounting Committee's Report was unanimously approved by board.

Motion made by Jack Carney to adjourn. Seconded by Jo Anne Maudru. Unanimously approved by all. There being no further business the meeting was adjourned.

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Monday, February 8, 2010
at the home of Ursula Jenkins, 806 Callaway Court, TN 37421**

The Board of Directors of the Gardens at Heritage Green Condominium Association met on Monday, February 8, 2010 at the home of Ursula Jenkins, 806 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 — 8:00 pm.. Those in attendance were:

Norman R. Miller – President
Jack Carney – Vice President
Debbie Tanner - Treasurer
Ursula Jenkins — Secretary
JoAnne Maudru – Chair Finance/Accounting Committee
John Bukata – Chair Landscape Committee
Kenny Burnette – Chair Insurance/Asset Management Committee
Charlene Anderson — Chair Architectural Committee

Norman Miller called the meeting to order. The meeting commenced at 6:30 p.m.

The following items were addressed:

1. Minutes. Minutes for the Annual Meeting, 2/2/2010, Resolutions 2/2/2010 and Minutes from 1/11/ 2010 board meeting were unanimously approved (attached to these minutes)
2. Returned Check Policy. It was unanimously approved by the Board to amend the Rules and Regulations attached to the Bylaws/Master Deed to state the Board will charge a fee for Returned Checks.
3. Architecture Committee Report.
 - (a) EPB Light at Front Entrance. Charlene Anderson announced that EPB should be installing new light at front entrance any time.
 - (b) Change Request Forms. Everyone who wants “outside” changes needs to fill in a change request form. The Change Request Form has been posted on the internet website as well as postal unit bulletin board and it was decided that we do not need letter going to community regarding this matter at this time. It was unanimously decided that the Architectural Committee should approve all changes unit owners submitted first, and then present to board, especially questionable changes (screens on porches, awnings, etc.)
 - (c) Real Estate Signs. A lot of discussion re: realty signs. Signs need to be posted in mulch areas, not in yard or in way of mowers. Also, it was preferred one sign out front, not out back. Discussion ensued as to conforming real estate signs to look like Windstone’s “For Sale Signs,” which are \$49/per sign. The Architectural Committee was asked to vote on signs, cost, sign regulations, etc. and then bring their committee approval for making signs uniform in shape and size to the board. Once board approves uniform sign rule, Architectural Committee will mass fax all real estate companies from Crye Leike, giving realtors 30 days to conform to new sign rule. The Rules and Regulations attached to the Bylaws/Master Deed will be amended to reflect the “sign” change.
4. Landscape/Maintenance Committee.
 - (a) John Bukata brought before the board several ideas regarding permanent plants, flowers being placed in front of the front entry sign. Was decided further discussion would ensue in spring. Discussed maybe the community having a designated “planting day” and have volunteers plant/purchase items.

(b) Discussion ensued regarding 779 – the Burtnetts. The Burtnetts had turned in dead tree complaint and concrete issues. Was unanimously decided the tree would be looked at later in the spring as it had buds on it and the concrete issue would be repaired when weather/time permitted.

(c) Landscaping/Mowing Proposals. The Board discussed several proposals. Thompsons added to their proposal the work they would do to take over and replace McKamey's services of spraying, landscaping, etc. McKamey's proposal called for roughly \$9,000/yr. and Thompson's proposal was for \$4,000/yr. for the same work. Landscaping fees (2009) were approximately \$58,065.00 2009 and now (for 2010) should the same. Together landscaping and weed control will be \$62,065. Motion was made by Jack Carney, seconded by Charlene Anderson and unanimously approved by all. John was asked to have Thompson's give us a one year contract for all their work – from March 1, 2010 through March 1, 2011. Norm Miller asked Ron Minton to terminate McKamey's work a couple of weeks ago. John to confirm.

(d) Repair of Yards. Discussion ensued as to repair of yards/grass issues. The Board had allotted \$500/month in the budget to do repair work. Can do about four units a month, and should be on the worst case need basis first. John was asked to contact Emanuel Roy to see if he finished all repair work of remounting rock on the light pillars/columns.

(e) Garbage. We will stay with Stephenson's Garbage for collections in our neighborhood.

(f) Landscaping Committee report was unanimously approved by all.

5. Treasurer Report. Norm gave the treasurer's report. Everyone on board was given several financials. Norm also stated he put \$4,100.00 into money market account. Copies of all statements are attached to these minutes. Discussion ensued between Norm Miller and Debbie Tanner, new Treasurer regarding Quick Books, compatibility, maybe put program on line so they both can use it, etc. Debbie bought new computer this week so should be able to download Quick Books program to her sometime next couple weeks.

(Motions for approval of Treasurer's Report: Jack Carney – 1st; JoAnne Maudru – 2nd). Treasurer's Report was unanimously approved by board.

6. Finance Accounting Committee Report. Discussion of delinquencies ensued. The association should be collecting on 1024 (the Peterson's account) and 949 (Caswell's account) within the next couple of weeks, roughly \$10,000.00 upon closing of their short sales. (Current list of delinquencies attached). Board discussed Mike Reed/Gene Bevil units. We will continue to pursue with collections. It was agreed to turn 236 Callaway Court, Paul Cloutier over to collection attorney. Discussion regarding 917, Allgood, legal fees. We will continue to bill Mr. Allgood for his legal fees. He was sent letter 1/14/2010 regarding payment of those fees.

Finance Accounting Committee's Report was unanimously approved by board.

Motion made by Jack Carney to adjourn. Seconded by Jo Anne Maudru. Unanimously approved by all. There being no further business the meeting was adjourned.

**MINUTES OF THE ANNUAL MEETING OF
THE GARDENS AT HERITAGE GREEN,
CONDOMINIUM ASSOCIATION, INC.**

WHEREAS, pursuant to Article 5, Section 5.2 Annual Meetings of the Bylaws recorded with the Master Deed, the Annual Meeting of The Gardens at Heritage Green, Condominium Association, Inc. was held Tuesday, February 2, 2010 at 6:30 – 8:00 PM at Golden Corral, 1808 Gunbarrel Road, Chattanooga, Tennessee 37421 Annual Meeting Minutes attached).

Election of Officers. The following persons were named to the office indicated and such persons shall serve a two year term per the Master Deed/Bylaws of the Association.

Norman R. Miller – President
Jack Carney – Vice President
Debbie Tanner – Treasurer

Jo Anne Maudru – Chair – Finance/Accounting Committee
Kenny Burnett – Chair – Insurance/Asset Committee
Charlene Anderson – Chair – Architectural Committee
John Bukata – Chair – Landscape/Common Areas Committee

The Secretary, Ursula Jenkins, was elected 3/2/09 and per Master Deed/Bylaws for the Association, will serve another 1 year term.

WHEREAS, the undersigned Secretary of the Association certifies that the attached Resolutions were approved by the owners of The Gardens units who own not less than 50% of the undivided interest in the Common Elements.

BE IT FURTHER RESOLVED, that Debbie Tanner, newly elected Treasurer, is hereby, authorized to sign checks on behalf of the association.

After the election of officers the floor was opened for discussion and the following items were discussed with the members: trash issues, collections of HOA dues, lights, upcoming termite treatments, water leaks, tenants-owner issues and committees. Charlene Anderson also discussed the importance of filling out “Change Request Forms” for any exterior changes made to units.

There being no further business, the meeting was adjourned.

Dated as of February 2, 2010.

RESOLUTION

WHEREAS, pursuant to Article 5, Section 5.2 Annual Meetings of the Bylaws recorded with the Master Deed, the Annual Meeting of The Gardens at Heritage Green, Condominium Association, Inc. was held Tuesday, February 2, 2010 at 6:30 – 8:00 PM at Golden Corral, 1808 Gunbarrel Road, Chattanooga, Tennessee 37421 Annual Meeting Minutes attached).

WHEREAS, the Association Members elected the following officers to serve a two (2) year term:

Norman R. Miller – President
Jack Carney – Vice President
Debbie Tanner – Treasurer

The Secretary, Ursula Jenkins, was elected 3/2/09 and per Master Deed/Bylaws for the Association, will serve another 1 year term.


WHEREAS the each of the four committees also elected their Chair Person who then became Directors on the Board for the Association and are as follows:

Jo Anne Maudru – Chair – Finance/Accounting Committee
Kenny Burnett – Chair – Insurance/Asset Committee
Charlene Anderson – Chair – Architectural Committee
John Bukata – Chair – Landscape/Common Areas Committee

BE IT FURTHER RESOLVED, that Debbie Tanner, newly elected Treasurer, is hereby, added to the list and authorized to sign checks on behalf of the association.

IN WITNESS WHEREOF, the undersigned Secretary of the Association certifies that the attached Annual Meeting Minutes were approved by the owners of The Gardens units who own not less than 50% of the undivided interest in the Common Elements.

Dated as of February 2, 2010.



Ursula W. Jenkins, Secretary of The
Gardens at Heritage Green, Condominium
Association, Inc.

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Monday, January 11, 2010
at the home of Ursula Jenkins, 806 Callaway Court, TN 37421

The Board of the Gardens at Heritage Green Condominium Association met on Monday, January 11, 2010 at the home of Ursula Jenkins, 806 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 — 9:00 pm..

Those in attendance were:

Norman R. Miller – President
Jack Carney – Vice President
Ursula Jenkins — Secretary
JoAnne Maudru – Chair Finance Committee
Ron Minton – Chair Landscape Committee
Kenny Burnette – Chair Insurance/Asset Management Committee
Charlene Anderson — Chair Architectural Committee

Norman Miller called the meeting to order. The meeting commenced at 6:30 p.m.

The following items were addressed:

1. Landscape/Maintenance Committee. Ron Minton presented board with sprinkler system schematics (attached). They will be e-mailed to all on January 12, 2009. The areas around 941, 108, 444 had been worked on regarding sod issues. The HOA is fixing one area at a time. Some discussion about permanent plants, flowers in front sign. Was decided further discussion would ensue in spring. Ron Minton announced he would like to step down in April, 2010. Has a replacement. Unanimous approval by board to replace trees in certain areas.

2. Architecture Committee Report.

Electricity to Front of Complex. Charlene Anderson announced that EPB is behind but the street light at the front entrance should be in place soon.

Change Request Forms. Everyone who wants “outside” changes needs to fill in a change request form. Charlene will gather those up from unit owners who have had their porches re-done with stamped concrete. The list was, Johnna Robertson, Jo Anne Maudru, Jack Wallace, Bert Webb, Jack Carney.

Painting. A lot of discussion ensued regarding painting units/shutters in the future. Once we start the painting process, all units should remain the same color unless someone asks for permission to change. It should take two coats. Upgraded paint will be used at time of repainting.

Speed Limit Signs. It was decided speed limit signs were not necessary. The speed limit is 25 per city ordinance. Can't be changed.

Real Estate Signs. Discussion re: realty signs. Signs need to be in mulch, not in yard or in way of mowers. Also, standard real estate signs would be preferred.

3. Asset/Insurance Committee Report. Kenny Burnette gave the board a 26 Year Annual Reserve Budget Report (attached). The three important items we need to maintain in our complex: streets, roads, sidewalks; roofs; and painting. Motion to accept reserve calculation was made by Norm Miller, seconded by Jack Carney and board voted unanimously in favor of accepting the report.

4. Treasurer Report. Norm, filling in temporarily as treasurer, gave the treasurer's report. Everyone on board was given: A Balance Sheet, First Citizens Checking Account Statement, First Citizens Account Money Market Statement, an Aging Summary and Profit and Loss Statement (all attached). Motion was brought for approval of treasurer's reports by Norm Miller. (Motions for approval: Jack Carney – 1st; JoAnne Maudru – 2nd). Unanimously approved by board. Copies of all statements are attached to these minutes.

5. Finance Accounting Committee Report. The Finance Committee had previously e-mailed the board their recommendation of people to be turned in to new attorney for collections per Norm Miller request in December, 2009. Some discussion ensued regarding delinquencies. The following will be turned over to Gayle Lattimore: Mike Reed, April Anderson, Paul Cloutier and Shirley Moore. Board voted unanimously in favor. (Delinquent statements are attached). We will just send A.L. James monthly statements for \$3,500 for front entrance sign.

Status of Accounts as of 1/11/2010

608 - Shirley Moore – to be turned over 1/12/2010
949 - Mike Caswell – short sale in process – should collect all dues
1024 - Peterson – sale in process – should collect all dues
1054 - Hellman – turned over to attorney in December, 2009. Has made a January, 2010 payment. 2nd Notice 1/27
236 - Cloutier – to be turned over 1/12/2010
319 - Blackmans -- turned over to attorney in December, 2009. 2nd notice to go out 1/27/2010
763 - Pigott -- turned over to attorney 12/2009. 2nd notice to go out 1/27/2010
854 - Sims – owe \$80 attorneys fees and are 61-90 days out.
917 - Algood/River City - wait to see if they pay attys fees
321 April Anderson – to be turned over 1/12/2010
Mike Reed – to be turned over to attorney 1/12/2010 re: units listed below
555
533
541
723
731
737
753
337
523 & 547
329

Upcoming Meeting Issues:

A lot of discussion re: rules and regs in Master Deed and bylaws.

What can and can't be done, regarding voting, how the upcoming meeting will be conducted, etc. Also, Ursula will put list together of items to be addressed after election of officers and will put out e-mail to all asking for volunteers to join committees.

There being no further business the meeting was adjourned.

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Wednesday, December 2, 2009
at the home of Ursula Jenkins, 806 Callaway Court, TN 37421

The Board of the Gardens at Heritage Green Condominium Association met on Wednesday, December 2, 2009 at the home of Ursula Jenkins, 806 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 — 8:15 pm.. Those in attendance were:

Norman R. Miller – President
Jack Carney – Vice President
Ursula Jenkins — Secretary
JoAnne Maudru – Chair Finance Committee
Ron Minton – Chair Landscape Committee
Kenny Burnette – Chair Insurance/Asset Management Committee
Charlene Anderson — Chair Architectural Committee

[On Monday, 11/23/09, Jack Wallace met with and resigned as chair and member of the Architectural Committee and the Board. Charlene Anderson was voted in by her committee and became Chair of Architectural Committee. (Copies of Architectural Committees' minutes and Jack Wallace's resignation are attached.)

[Also, by previous e-mails between board members 11/30/09 it was unanimously decided the board would meet for regular board meetings the second Monday of each month, commencing January 11, 2009 at 6:30 PM.]

Norman Miller called the meeting to order. The meeting commenced at 6:30 p.m.

The following items were addressed:

1. Landscape/Maintenance Committee. Lawns/sod issues between some units were once again addressed. Ron Minton presented the board with several landscaping rocks for use in future repair work of lawns. It is the HOA's responsibility to maintain courtyards as long as the unit owner's leave their gates unlocked. Other discussion ensued regarding water, drainage issues, into courtyards, photo electric sensors for lights, trimming of trees, etc. All light bulbs have been replaced with the fluorescent long lasting bulbs by Norm Miller. Ron was asked to make a recommendation to the board for any lawn/sod/water drainage issues, broken rocks from mowers, etc. and give to the board in the future. Ron was also asked to contact Roy Emanuel to clean the front fence (not pressure wash it). Some discussion ensued regarding pressure washing. Also to get an estimate from Roy Emanuel to put back in place a lot of rocks broken off from light pillars by lawn mowers

2. Architecture Committee Report.

No Trespass Signs. Charlene Anderson presented estimates for three signs to be installed in The Gardens. One to be placed out front, one in the circle and one on the lawn between our community and our adjoining neighborhood. The sign will say "The Gardens at Heritage Green is a private Condominium Community. The road, drives and green spaces are for the use of the owners at The Gardens and their invited guests only. No Trespassing. No Solicitations. Was brought for approval by Norm Miller. (Motions for approval: Jack Carney – 1st; JoAnne Maudru – 2nd). Unanimously approved by board.

Electricity to Front of Complex. Electricity to the front of the complex was discussed in detail. Three ways were discussed. One way would be to dig under street to bring electricity from one side to the other. Another solution discussed was cut a trench across the top and then refill. Third option discussed was use of an existing owner's unit, putting in an easement and giving owner "extra compensation" for allowing the association to tap into their electricity. It was discussed at length and decided that we would go with the cutting across the entrance to run electricity to the

other side. Norm stated he wanted two receptacles placed on each side. Also two conduits. One to sign and one for lights. Motion was made to accept Gradeline and Nelson's estimate with our additions. Was brought for approval by Norm Miller. (Motions for approval: Jack Wallace – 1st; Jack Carney – 2nd). Unanimously approved by board. (Estimates are attached to minutes).

Speed Limited Signs. Sign should be placed in entrance. 25 MPH (city ordinance).

Retaining Wall on Last Greenway. Norman Miller contacted Chad Davies. He gave us an estimate of \$5.00 square foot (appx. 908.00) to faux the wall on last greenway. After some discussion, it was brought for approval by Norm Miller. (Motions for approval: Jack Carney – 1st; Charlene Anderson – 2nd). Unanimously approved by board. Chad Davies' contact information is attached.

3. Asset/Insurance Committee Report. Norm asked Kenny Burnette to break down the three important items we need to maintain in our complex: streets, roads, sidewalks; roofs; and painting. Wants a report on what is needed to hold out each month for future repair/maintenance. It was noted that Norm's condo unit in Gatlinburg is appx. 16,000 square feet (as is ours) and they just put new roofs on for \$60,000.00

4. Treasurer Report. Norm, filling in temporarily as treasurer, gave the treasurer's report. Everyone on board was given: A Balance Sheet, First Citizens Checking Account Statement, First Citizens Account Money Market Statement, an Aging Summary and Profit and Loss Statement. Norm gave us details of how he balanced the check book, came up with figures, etc. Also said we need to keep \$15,000-\$20,000 in our operating account. Motion was brought for approval of treasurer's reports by Norm Miller. (Motions for approval: Jack Carney – 1st; JoAnne Maudru – 2nd). Unanimously approved by board. Copies of all statements are attached to these minutes.

5. Finance Accounting Committee Report. The Finance Committee had previously e-mailed the board their recommendation of people to be turned in to new attorney for collections per Norm Miller request on 11/23/09. (A copy of that memo is attached to the minutes) Discussion ensued and the Aging Report was perused. The board reviewed the list. Made recommendations and that is also attached to these minutes. A copy of the final outcome was sent in e-mail December 3, 2009 and is also attached to these minutes and detailed further below:

From last night's meeting results after discussions are as follows:

608 - Shirley Moore - hold to see if she pays in January
949 - Mike Caswell - turn over to atty to collect on judgment/lien
1024 - Peterson - turn over to atty to collect on judgment/lien
1054 - Hellman - turn over to atty
236 - Cloutier - hold to see if he pays in January
319 - Blackmans - turn over to atty
763 - Pigott - turn over to atty
854 - Sims - get a 60 day ltr
917 - Algood/River City - wait to see if they pay attys fees

Mike Reed - all below will get 60 day letter and will be turned over to collections after 90 days-Get judgments/liens

555

533

541

723

731

737

753

337

523 & 547

517 - BB&T -60 day ltr

1040 - Doliana - 60 day ltr

284 - Sankananayanan - 60 day ltr

321 - Anderson - 60 day ltr

523 - Carter - 60 day ltr

804 - Seay - 60 day ltr

610 - Hudson - 60 day ltr

721 - Jones - 60 day ltr

HOA Dues. The policy was reiterated that people 31-60 days behind on HOA dues would receive a letter and people 90 days past due would be turned in to our new collections attorney. Ursula will get out the 60 day letters and get collection files back from old attorney, Mike Williams. Norm will turn in new collections to new attorney.

There being no further business the meeting was adjourned.

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Monday, November 9, 2009
at the home of Ursula Jenkins, 806 Callaway Court, TN 37421

The Board of the Gardens at Heritage Green Condominium Association met on Monday, November 9, 2009 at the home of Ursula Jenkins, 806 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 — 8:00 pm..

Those in attendance were:

Norman R. Miller – President
Jack Carney – Vice President
Ursula Jenkins — Secretary
Jack Wallace — Chair Architectural Committee
Ron Minton – Chair Landscape Committee
Kenny Burnette – Chair Insurance/Asset Management Committee

JoAnne Maudru – Chair Finance Committee was absent. The Board had her proxy to vote via e-mail.

Norman Miller called the meeting to order. The meeting commenced at 6:30 p.m.

The following items were addressed:

1. Budget. The budget for 2010 was discussed at length. Is going out in newsletter to all owners 11/10. Also reserves were discussed. Need reserves for future for roofs, painting, painting of shutters and roads. Will need to start painting those homes most in need first. We are to get list of homes in need of paint, etc. first and Ron Minton to get estimate from Emanuel Roy. Some discussion on cost of roof replacement. Budget was brought for approval by Norm Miller. (Motions for approval: Jack Wallace – 1st; Jack Carney – 2nd). Unanimously approved by board.

2. Landscape Issues. Landscape issues were discussed at length. Many places between the homes have no grass or dead grass due to too much rain, too much sun, etc. Ron Minton to get with Thompson's to see which can be replaced with sod that will work and hold. Was also discussed maybe we can put some type of mulch, pea gravel in areas where grass won't grow. Discussion on need to look for less expensive landscape company. May need to farm out work per need. For example, get a certain price for just trimming in spring. Or get a price for only mowing during mowing season.

Leaves in gutters were discussed, especially the five units in the back by the woods. To get price for gutter guards or better gutters for the five in the back. Also, Ron to get someone to clean out leaves again and keep leaves blown off back driveways until they all fall.

Sprinklers have all been cut off. Blown. Valves are off. Ready for winter.

Discussion also ensued about possibly hiring one person to maintain all landscaping, pay him money, buy equipment, etc., etc. Possibly in future we would make this move.

Broken water line issue came up. JoAnne Maudru's line broke.

The sale of 644 (Linda Neely's unit) was discussed. She apparently had a home inspector out, that wanted several repairs done outside. Inspector was not working for the mortgage company.

3. Collection Attorney. The board unanimously voted in favor of letting Mike Williams go. He bills at \$200/hour. Too expensive. Board unanimously voted to turn over collection matters to Gayle Lattimore, a collections attorney. Her fees, etc. are attached. Mike Williams to return collection files to us. (Motions for approval: Jack Wallace – 1st;

Jack Carney – 2nd). Unanimously approved by board.

4. Collection Matters. Mike Caswell, one of the delinquents will start paying and showed up in court today. Peterson is due in court next Monday, 11/16. Peterson's house was foreclosed on 11/2/09. Went back to mortgage company. An invoice for HOA dues for November, 2009 were sent to Mr. Peterson's former mortgage company 11/9/09. Shirley Moore has made a payment of \$390 so we have stopped court appearance for now. All other collections will be turned over to Gayle Lattimore.

4. Accounts. Kenny Burnette will close the First Tennessee Bank account since he is the only signatory on it. Approximately \$20 in it. To date it looks like there is \$26,873 in checking account.

5. New Treasurer. Mrs. Tanner was not contacted about the treasurer position because her husband is in the hospital. We will wait a little longer to replace treasurer and are asking again in the newsletter for help in this regard.

6. Annual HOA Meeting. The annual homeowners meeting is to take place the first Tuesday in February, 2010. Discussion ensued as to meeting place. Elks Lodge was discussed. Jack Carney will check into that. Also The Heritage House on Jenkins Road was discussed.

7. Electricity at Front of Neighborhood. Jack Wallace and the architectural committee are still working on electricity to lights at front of neighborhood. Have gotten a couple of estimates. Was discussion whether to go under street to sign or cut across. Was decided to get a price to go underneath street. No cutting asphalt. Looking for licensed, bonded contractor. Jack Wallace will continue to look. Charlene Anderson did get a work order to put in a light on the pole across the street from the front of our complex. If EPB puts in front light they will charge \$25/month.

8. Replacement of Light Bulbs. Light bulbs keep going out. Several people have replaced. Decided to put in fluorescent light bulbs – buy contractor pack of lights that will last up to five years. Start replacing bulbs with that as they go out.

9. Letters. Letters to go out to Darrin Johnson (939) re: broken screen door; Carolyn Vines (931) re: parked car in visitor parking space; Dodie James/A.L. James – re: front entry sign bill for \$3500 to be re-mailed.

10. Retaining Wall on Back Greenway. We will put in budget next year unless A.L. James pays us the \$3500 for the front entrance sign.

11. First Citizens Proposal/Proposed Lockbox Pricing. Information about the new below payments for HOA dues will be included in newsletter to all 11/10.

The following proposal would allow us to have all our members payments made to the lockbox. All checks would be sent to lockbox at First Citizens Bank. The estimated cost will be \$350-\$375/month depending on what we utilize and how frequently. A pro forma is attached. Based on full occupancy, the cost per month would be \$361.26. The Post Office rental box of \$100 is a fixed amount and the service price of \$150 is fixed. We would be able to download as a pdf document all the previous day activity by 8:00 a.m. on a banking day. We could view individual checks, payment coupons as well as the envelopes that come in. We would have next banking day credit on all payments. This process would eliminate quarterly mailing, going to the mail box, filling out deposit slips and making trips to the bank. We would also have online access to our accounts for bill payment, account activity download and balance review. Using this service along with a treasurer that is familiar with QuickBooks should make the financial side of the Association run more smoothly. The bank will provide coupon books and our goal, if approved, will be to start January, 2010. The above proposal was unanimously approved by the Board.

There being no further business the meeting was adjourned.

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Monday, October 19, 2009
at the home of Ursula Jenkins, 806 Callaway Court, TN 37421

The Board of the Gardens at Heritage Green Condominium Association met on Monday, October 19, 2009 at the home of Ursula Jenkins, 806 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 — 8:00 pm..

Those in attendance were:

Norman R. Miller – President
Ursula Jenkins — Secretary
JoAnne Maudru – Chair Finance Committee
Jack Wallace — Chair Architectural Committee
Ron Minton – Chair Landscape Committee

Jack Carney Vice President was absent. The Board had his proxy to vote via e-mail from Jack Carney yesterday (10/19/09) (attached).

Norman Miller called the meeting to order. The meeting commenced at 6:30 p.m.

The following items were addressed:

1. Resignation of Chris Stalans-Treasurer. Chris Stalans resigned via e-mail (attached) Friday, 10/16/09. The Board unanimously approved the resignation of Chris. (Motions: Norman Miller – 1st; Jack Wallace 2nd).
2. Reimbursement of \$421.00 Insurance (Fidelity Bond) to Norman Miller. The Board unanimously approved the reimbursement to Norman Miller of \$421.00 for the check he wrote for Fidelity Bond to Goss Insurance Agency last week. Only signatories on hand to sign reimbursement check were Ursula Jenkins and Norman Miller. The Board approved those two signatures on the check to Norman Miller.
3. Collection of HOA Dues/Liens, etc.. It was determined that Ursula should contact Mike Williams regarding the following:
 - (a) We need to ask Mike to copy us all invoices from his office thus far.
 - (b) We need to get a copy of his fees, breakdown, court costs, fees charged per client (collections). How much does Mike charge to go to court? We need breakdown of all fees.
 - (c) We need to turn the following people over to Mike Williams to get judgments in place:
 - (i) Paul Cloutier (236) (\$1248)
 - (ii) William and Melinda Blackman (319) (\$1248)
 - (iii) Vickers (509) (\$819)
 - (iv) BB&T (517) (\$819)
 - (v) Helen Pigott (763) (\$819)
 - (vi) Larry Sims (854) (\$779) (need judgment – not just lien in place)
 - (vii) Darin Johnson (939) (\$1248) (need to run check on Mr. Johnson – Fit U on East Brainerd Road. Does he own any of it or is it in his name).
 - (viii) Agnes Hellman (1054) (\$1169) (need judgment – not just lien in place)
 - (d) We are waiting on response to letter to Kathy Kennedy (844) and Sidella (2nd quarter fees).
 - (e) We need to make sure Mike Williams has judgments on the original three delinquents (Mike Caswell, Shirley Moore and William Peterson).
 - (f) Copies of new delinquents and old are attached

4. Accounts. Norm Miller will reconcile bank statements since March, 2009 and update ledger. To date it looks like there is \$151,464.93 in money market account and \$16,973.10 in checking account. Does not include deposit of 10/19/09 of approximately \$7,000.00. Just paid Thompson's appx. \$4,000; Water appx \$837.90; Lawn care \$5,400 and Bruce Simmons (for front entry sign - \$3500, \$1500 and \$1750).

5. Stephens Garbage. They have increased our amount due monthly and are servicing 120 homes.

6. New Treasurer. Jack Wallace will contact Mrs. Tanner about her interest in serving for the HOA as treasurer at the Architectural Committee meeting Wednesday, 10/21/09.

7. Budget. Norman Miller will develop budget. Ursula Jenkins will get lists of expenses together. [We should have sent budget to all members 9/1/09.]

8. Insurance. Ursula is to ask Sarai at Goss Insurance Company which units we are insuring (or better yet, which ones we are not insuring with our new policy). (All units whether sold or unsold are insured. Copy attached – as of 10/20/09).

9. Electricity at Front of Neighborhood. Jack Wallace is to work on deal regarding EPB/light pole, etc. The Board authorized Jack to sign an agreement with EPB. We asked Jack Wallace to get a deal for less than 10 years but authorized him to sign 10 years if necessary (would only commit us to \$3,000.00 over the 10 year period).

10. Retaining Wall on Back Greenway. We will put getting field stone on retaining wall on back greenway in next year's budget unless we get the \$3500 for the front sign from A.L. James. To date have not heard from him regarding the \$3500 for the front entrance sign.

11. Thompson Brothers. Ron Minton presented Norm Miller/Board with contract which Norm Miller/Board approved and signed. Was mentioned that some bushes need trimming before fall trimming and need to do extra, as needed. Need to get contracts for Environguard, McKamey, etc.

12. First Citizens Proposal/Proposed Lockbox Pricing.

The following proposal would allow us to have all our members payments made to the lockbox. All checks would be sent to lockbox at First Citizens Bank. The estimated cost will be \$350-\$375/month depending on what we utilize and how frequently. A pro forma is attached. Based on full occupancy, the cost per month would be \$361.26. The Post Office rental box of \$100 is a fixed amount and the service price of \$150 is fixed. We would be able to download as a pdf document all the previous day activity by 8:00 a.m. on a banking day. We could view individual checks, payment coupons as well as the envelopes that come in. We would have next banking day credit on all payments. This process would eliminate quarterly mailing, going to the mail box, filling out deposit slips and making trips to the bank. We would also have online access to our accounts for bill payment, account activity download and balance review. Using this service along with a treasurer that is familiar with QuickBooks should make the financial side of the Association run more smoothly. The bank will provide coupon books and our goal, if approved, will be to start January, 2010. The above proposal was unanimously approved by the Board. (Motions for approval: JoAnne – 1st; Jack Wallace – 2nd).

There being no further business the meeting was adjourned.

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.

Minutes of the Board Meeting
Tuesday, September 29, 2009

at the home of Ursula Jenkins, 806 Callaway Court, TN 37421

The Board of the Gardens at Heritage Green Condominium Association met on Tuesday, September 29, 2009 at the home of Ursula Jenkins, 806 Callaway Court, Chattanooga, Tennessee 37421 from 6:34 — 8:00 pm.
Those in attendance were:

Norman R. Miller – President
Jack Carney – Vice President
Ursula Jenkins — Secretary
JoAnne Maudru – Chair Finance Committee
Jack Wallace — Chair Architectural Committee
Ron Minton – Chair Landscape Committee

John Bukata – In Charge of Maintenance

Chris Stalans – Treasurer – was absent

Norman Miller called the meeting to order. The meeting commenced at 6:34 p.m.

The following items were addressed:

1. Uniform Collection Policy/Liens, etc.: It was discussed that we put in place a uniform collection policy to be announced in the newsletter which will be mailed with HOA dues September 30, 2009. Everyone will be reminded to pay their quarterly dues upon receipt of statement. Per the Master Deed and By-Laws, Article 10 (10.1), your HOA dues are due on the first of each month, even though we only bill quarterly. If you pay \$130/monthly, it must be received by the 20th of that month. Payments received after this will be charged a late fee of 10% per annum. All HOA dues past due 90 days or more will be turned over to the association's attorney for collection.

It was discussed and decided that Mike Reed and others that are past due 60 days will get reminder letters sent to them this week. Mike Williams has sent another round of letters, regular mail and certified to the 3 delinquents – Caswell, Peterson and Moore. Has given them til October 9, 2009 to respond to collection of dues.

Motion was made by Norm Miller, seconded by Jack Carney and third by Ursula Jenkins. All were in favor of the above policy collections.

2. Architecture Issues:

(a) Gutters. Discussion as to which way to go as far as extensions or river rock. Some gutters are washing mulch away – into street, grass and on sidewalks. Was determined the river rock would probably be best. River rock needs to be 2 – 3”.

(b) Front Entry Sign. We have not heard back from A.L. James regarding removal of large realty sign out in front of the community and the \$3500 he previously agreed to give us toward sign. The e-mail to Mr. and Mrs. James was sent Thursday, 9/24/09. It was decided to give A.L. until Friday, 10/2 to respond and then we would remove sign. Need to give Jack Wallace downpayment check of \$3500 to give to sign man – Bruce Simmons. Permit of sign came up for discussion. Is included in price given by Bruce Simmons. Also easement/setbacks.

(c) Retaining Wall in last greenway on left. The retaining wall in the last greenway on the left corner of the neighborhood was never finished. Needs field stone and hand railing put on it. Jack Wallace to get estimate from Bruce Simmons (man building front entrance sign) when he comes out.

(c) Paint Jobs for Units. John Bukata is working with regional manager for Porter Paints. The cheapest paints were put on units. They were apparently never primed so some units are worn, faded, need repainting. 947 and 925

Callaway Court were discussed. Porter Paints claimed they lost our records. Mike Reed may have some from his units. A.L. used different paint contractors. We will need to start repainting some units within the next few years.

3. Landscape Issues:

- (a) Pest Control. Anyone having ant/pest problems due to all the wet weather should call Environguard and this will also be put in the newsletter to go out September 30, 2009. We will hire for termite control in the spring.
- (b) Thompson's. We received a copy of their contract from Ron Minton.
- (c) Sprinklers. Sprinklers had been turned off by Vic Zodda. They reportedly are all working now.
- (d) Stephens Garbage. Stephens are now picking up for 118 units instead of 106. Also they were asked about recycling and are checking into this and will report back at a later date.

4. Insurance Issues: Tim Goss with Goss Insurance Company is presently in the process of getting square footages for all units to send out a Certificate of Insurance to each unit owner, also naming HOA as beneficiary and copies of all certificates to the Board. We will not pick up worker's compensation insurance. We have no employees. If anyone does work for the HOA we need their name, FEIN, 1099, Social Security number, etc.

We will look into flood insurance later.

5. Treasurer. Vic Zodda offered to come back as treasurer. The Board voted unanimously not to accept the offer. (The motion was brought before the board by Jack Wallace, seconded by Ron Minton and finalized by Norm Miller.)

Vic Zodda had previously demanded an audit. The Board also voted unanimously not to call for an audit. Under Article 11 (11.5) Records and Accounts, the association shall keep true and correct books of account and the same shall be open for inspection by any member or representative of a Member duly authorized in writing, at such reasonable time or times during the normal business hours as shall be determined by the Board. If Vic Zodda would like to pursue that avenue, then we can arrange to have the records available for his review as a Member. No records may be removed from the custody of the Treasurer. Once we have completed a fiscal year, if the Board would want an audit, then we can have a vote on that.

6. Fiscal Year End. The fiscal year end should be the calendar year. (Motion was brought forth by Norm Miller, seconded by Jack Carney. All were in favor.)

7. Management Company. Management Company was discussed. Three have been contacted. Chip Griffin, Lookout Properties, Sean Phleban (Nashville) Morris Properties and George Kangles (Walldorf Management Company). Only Sean Phleban has responded saying paperwork is in mail. Budget was discussed and it is important to get it done. Need to continue our search for more companies.

8. Insurance Claim: 313 Callaway Court insurance claim was addressed. Unit owner claimed hail hit the glass door, made 1 hole in glass which then spread through part of door on top. There were also 2 big dents in door frame right above the glass as well as scratches. Pictures were taken. An insurance adjuster from McMahon Insurance was called and will get with owner of 313. Clint with McMahon called Ursula twice. Calls were returned. Not heard from since. His number is 855-2111. It was determined that a unit owner must maintain his own window, door. For example, if a mowing company, hits a door with a rock and damages it, the mowing company must pay for it but someone has to see it happen. Otherwise, it was determined the unit owner is responsible for good repair of property.

9. Units. 917 has been quiet. 513 seems to have picked up all their garbage. May still be storing too many things outside but they have just moved in. Will keep an eye out. Unit owner has been very responsive.

10. Deposit Box. Several people in neighborhood have asked about a box at postal unit with hole in it for dropping in money. It was discussed and rejected. If we added such a box, in all likelihood it could be stolen. Also, if we go with management company, everyone would have to mail them their checks for HOA dues.

11. Ballot. Ballots from those not yet responded will be mailed out 9/30/09 with HOA 4th quarter dues.

There being no further business the meeting was adjourned.

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Tuesday, September 22, 2009
at the home of Ursula Jenkins, 806 Callaway Court, TN 37421**

The Board of the Gardens at Heritage Green Condominium Association met on Tuesday, September 22, 2009 at the home of Ursula Jenkins, 806 Callaway Court, Chattanooga, Tennessee 37421 from 6:00 — 7:30 pm..

Those in attendance were:

Ursula Jenkins — Secretary
Jack Carney – Vice President
Jack Wallace — Chair Architectural Committee
Chris Stalans - Treasurer
Ron Minton was on vacation in Florida
JoAnne Maudru was out of town but gave board her proxy re:
vote for President

Norman Miller – was in attendance. Was asked to consider becoming President.
John Bukata – Head of Maintenance for the Gardens attend the meeting

Ursula Jenkins called the meeting to order.

The following items were addressed:

1. HOA/Officer Issues: Discussion ensued regarding the President position. Jack Wallace made motion to nominate Norman Miller as new President. Chris Stalans seconded the nomination and it was approved by all.

The new board now consists of:

Norman Miller – President
Jack Carney – Vice President
Chris Stalans – Treasurer
Ursula Jenkins – Secretary
JoAnne Maudru – Chair – Finance Committee
Jack Wallace – Chair – Architectural Committee
Ron Minton – Chair – Landscape Committee

Several topics were discussed.

2. Management Company. Most of the discussion this evening took place regarding hiring a management company for continuity of the association, record keeping, filing of taxes, reports, management of records, operations of the community, liability reasons. Several management companies were mentioned. It was decided the board would contact several and get quotes together, etc. to decide on a company.

3. Insurance: The Board previously voted on a new insurance policy with Tim Goss Agency called Auto Owners. Much better coverage. Will have minimum worker's compensation added to policy. Tim Goss will send each owner a Certificate of Insurance along with a letter of explanation and will send copy of all to the Board. The new President was given a copy of the new policy.

4. Financials: Budget needs to be made but upon hiring management company, they will be asked to produce. All bills have been paid through 9/21/09 in Chris's absence Received bill from McKamey for \$2361.00 on

9/22/09 which Chris will pay by 9/29/09. We have approximately \$480.00 in the checking account. Will need \$3500 for downpayment on front entry sign. We will need to move approximately \$5861.00 from money market account to checking account sometime this week before those two checks are written. Chris Stalans was given back checkbooks, ledger, bills, receipts since he was back in town.

5. Architectural Issues: Jack Wallace will bring the Board an invoice from Bruce _____(?), for the front entry sign having been approved recently. Bruce will be given \$3,500.00 for downpayment on the sign. This is the amount A.L. James told the association he would give them for the front entry sign since he did not put one in place. We will send Dodie James a bill. The sign will cost approximately \$6700.00 plus landscaping around it.

6. Landscape Issues. It was determined that all units should be covered by termite/pest control. It was decided the termicide system was better than the baiting system and would be further discussed down the road. Also, synthetic mulching was discussed and will be discussed further down the road.

7. Rules. Rules were discussed somewhat. Hard to enforce.

8. Insurance Claim: 313 Callaway Court insurance claim was addressed. Unit owner claimed hail hit the glass door, made 1 hole in glass which then spread through part of door on top. There were also 2 big dents in door frame right above the glass as well as scratches. Pictures were taken. An insurance adjuster from McMahon Insurance was called and will get with owner of 313.

9. HOA Invoices. Invoices will go out next week along with short newsletter to update community and ballot to those who had not returned theirs.

10. Ballot. We still do not have all ballots back. According to the Master Deed, the board can amend the first three items on the ballot without homeowners approval. It was also decided that when the bylaws are amended, #25 of the Rules and Regulations – Rentals, will be removed from the rules in total. That will leave only the wording regarding “rentals” in the Master Deed which allows rentals with owners providing board with copies of lease agreements.

There being no further business the meeting was adjourned.

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Wednesday, September 16, 2009
at the home of Ursula Jenkins, 806 Callaway Court, TN 37421**

The Board of the Gardens at Heritage Green Condominium Association met on Wednesday, September 16, 2009 at the home of Ursula Jenkins, 806 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 — 8:30 pm.. Those in attendance were:

Ursula Jenkins — Secretary
Jack Carney — Vice President
Jo Anne Maudru — Chair Finance Committee
Jack Wallace — Chair Architectural Committee
Ron Minton was on vacation in Florida but gave board is proxy via e-mail re: insurance vote
Chris Stalans was on business in Ohio but gave board his proxy re: insurance vote

Kenny Burnette attended as insurance advisor. Tim Goss — Goss Insurance Company was invited for questions addressed by Board.

Ursula Jenkins called the meeting to order.

The following items were addressed:

1. **Insurance:** Insurance was key topic as the HOA's condominium insurance was approaching renewal 9/22/09. The board was previously given copies of our current insurance with McMahon Insurance Company (Jim McMahon-agent) to review. The Board did not have copy of new proposal until around 8:00 pm or so when Kenny Burnette informed the board it had been given to him by Jim McMahon that afternoon before our board meeting. Board was given Auto Owners insurance to peruse the weekend of 9/11. (Goss Insurance Agency – Tim Goss) and Tim Goss was invited to meeting around 7:00 p.m. Many details were covered. Many questions were asked of him and some differences between the policies are outlined/described on the attachment. Tim Goss will tweak insurance proposal. It covered all 129 units.
2. **Flood Insurance.** Flood insurance was discussed. Tim Goss will give us an estimate on flood insurance especially units on border of flood map sometime down the road.
3. **Financials:** The Board was updated with financials – bills to be paid. Bank issues have been resolved. Chris Stalans, Ursula Jenkins and Jack Carney are authorized to sign checks. All checks/bank transactions must be approved by 2 people on the board. Bills/checks paid week of 9/14 are attached. It was confirmed with Ava Davis that \$10,297.65 was in First Citizens checking account. Checks/bills were written for \$7,809.56. If Board votes on Goss Insurance, Goss would need a \$3,432.37 down payment check Monday, 9/21/09. Board will need to move money from Money Market account into checking to cover Goss insurance payment. As of 9/18, have received only 1 check in mail for deposit - \$130 – Ron Minton. Chris Stalans will be back Sunday night. Will be given everything Monday, 9/21.
5. **HOA/Officer Issues:** We will continue to look for a President. Will ask Vic Zodda for all his remaining Gardens files, keys, etc.
6. **Architectural Issues:** Jack Wallace brought up front entrance sign, asking for go ahead on new sign. Board approved. He will get with Bruce Simmons and work out details and get back to board. Hopefully we can proceed forward with this project in October.

7. Claim: 313 Callaway Court claim was addressed. Unit owner claimed hail hit the glass door, made 1 hole in glass which then spread through part of door on top. There were also 2 big dents in door frame right above the glass as well as scratches. Pictures were taken. Was decided to get an adjuster out to see what he thinks the cause of the damage to the door frame, above door and window is.

8. News: It was decided that when HOA dues invoices for 4th quarter 2009 go out 9/29/09, we include a "newsletter" of some sort informing everyone of new changes to board and other items going on. Also ballot to owners who have not voted will go out at that time also.

There being no further business the meeting was adjourned.

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Wednesday, September 16, 2009
at the home of Ursula Jenkins, 806 Callaway Court, TN 37421

The Board of the Gardens at Heritage Green Condominium Association met on Wednesday, September 16, 2009 at the home of Ursula Jenkins, 806 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 — 8:30 pm.. Those in attendance were:

Ursula Jenkins — Secretary
Jack Carney — Vice President
Jo Anne Maudru — Chair Finance Committee
Jack Wallace — Chair Architectural Committee
Ron Minton was on vacation in Florida but gave board is proxy via e-mail re: insurance vote
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Kenny Burnette attended as insurance advisor. Tim Goss — Goss Insurance Company was invited for questions addressed by Board.

Ursula Jenkins called the meeting to order.

The following items were addressed:

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8. News: It was decided that when HOA dues invoices for 4th quarter 2009 go out 9/29/09, we include a "newsletter" of some sort informing everyone of new changes to board and other items going on. Also ballot to owners who have not voted will go out at that time also.

There being no further business the meeting was adjourned.

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Thursday, September 10, 2009
at the home of Ursula Jenkins, 806 Callaway Court, TN 37421

The Board of the Gardens at Heritage Green Condominium Association met on Thursday, September 10, 2009 at the home of Ursula Jenkins, 806 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 — 7:15 pm..

Those in attendance were:

Ursula Jenkins — Secretary
Chris Stalans - Treasurer
Jo Anne Maudru — Chair Finance Committee
Jack Wallace — Chair Architectural Committee (left early)
Ron Minton was on vacation in Florida but the board had his vote to elect Jack Carney as a new Vice President

Ursula Jenkins called the meeting to order.

The following items were addressed:

[Throughout the week, not only did Nancy Bennett resign, Vic Zodda resigned September 1, 2009 as President, and Kenny Burnette resigned as Vice President September 8, 2009.] (See attached e-mail).

1. Nomination: It came before the board last night to nominate Jack Carney as Vice President. After discussion it was voted upon by all the above board that Jack Carney is the new Vice President. The board also discussed asking Vic Zodda back as president but that he would not take over treasurer's duties except on a temporary basis if necessary. Vic would be more than welcome back under that condition and would be asked later in the evening. Also it was discussed that per the Master Deed, there would be two signatures on checks and banking transactions concerning all accounts regarding The Gardens at Heritage Green

2. Billing Notices/Master Deed Ballot Results:

Still need a few outstanding votes. Ballots and self addressed envelopes will be put in HOA billing at the end of the month to people who have not responded yet. Ursula send out ballots to those we have not heard from with billings at the end of September.

3. Financials:

Budget was discussed and Chris Stalans said he would present a budget to the board – he was working on one. Lack of documentation from A.L. James was mentioned. Don't have a lot of financial information from him prior to March 2, 2009. Chris also mentioned he would be out of town again the next week and brought Ursula the mailbox keys, checkbooks and one piece of article that came in the mail from Enviroguard.

4. Insurance Renewal:

The HOA insurance renewal is coming up September 20 and was discussed. Kenny Burnette had started the process of getting estimate from Jim McMahon, our current insurance agent as well as another company, Goss Insurance Company. Before the meeting he turned over both quotes and policies to Ursula who brought them before the board. Ursula will make copies to give to Jack Carney and Jack Wallace. The board decided to ask Kenny Burnette to stay on as advisor to the board during the process of insurance renewal. Ursula will talk to him Friday.