

5. Landscape Issues:

Shrubs need to be trimmed. With our current landscapers, we have two trims a year. Will need to redo the contract eventually so that things are done in a timely manner, not once or twice a year but as needed. To be discussed at a further date when Ron is back in town. The right side of the complex will need to be reseeded and strawed due to hail/rainstorms. Gutters in back row will be cleaned out, examined over the weekend.

6. Collections:

Still have three outstanding to collect from. Kenny Burnette and Ursula sent letters to the three mortgage companies of the three delinquent people notifying the respective mortgage company their mortgagees are in default. Have not heard back from them. Next process will be to take to small claims court, (our lawyer Mike Williams would do this) garnish wages. Arrears for the three to date are 1988.50, 4787.25 and 1989.00. The ones collected on still have not paid attorney fees, so liens have not been released on any of them to date

7. Officers:

Ursula will type up minutes and send out to everyone in the morning.

8. Architectural Issues:

Jack Wallace brought up an interesting issue about signs. Discussion ensued about A.L.'s large real estate sign out front. We will bring up signs and front entrance signs again later. Also, Mr. Wallace suggested we put in one speed limit sign and a No Solicitation sign.

Officers currently on the board are:

Jack Carney – Vice President

Ursula Jenkins – Secretary

Chris Stalans – Treasurer

Ron Minton – Chair – Landscape Committee

JoAnne Maudru – Chair – Finance/Insurance Committee

Jack Wallace – Chair Architectural Committee

There being no further business the meeting was adjourned.

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Tuesday, September 1, 2009
at the home of Ken Burnette, 830 Callaway Court, TN 37421**

The Board of the Gardens at Heritage Green Condominium Association met on Tuesday, September 1, 2009 at the home of Ken Burnette, 830 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 — 8:00 pm..

Those in attendance were:

Vic Zodda - President
Kenny Burnette — Vice President
Ursula Jenkins — Secretary
Jo Anne Maudru — Chair Finance Committee
Nancy Bennett — Chair Architectural Committee (left early)
Chris Stalans - Treasurer

Vic Zodda called the meeting to order.

Vic then turned in his resignation (attached) and Kenny Burnette took over meeting. Discussion did not ensue as to resignation.

The following items were addressed:

1. 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 will do with billings. Also ballot results to date was provided by Vic and is attached.

2. Financials:

As usual financials were given to board by Vic just before the meeting. Projected Budget to end of year was also given to Board. Spreadsheets re: HOA dues were previously sent out via e-mail to board by Ursula. All are attached to these minutes.

3. Maintenance:

John Bukata has taken over maintenance. Gutters (back row — left side only) were discussed at length. Problems because of trees. John will check into gutters. He will also check out the paint issues on the side of Norman Miller's unit and the front of Dick Szemanski's unit. Ursula will draft letters for board review regarding car parking violations. Also was suggested that front porches and sidewalks be pressure washed.

4. Insurance Renewal:

The HOA insurance renewal is coming up in September. Finance/Insurance Committee did meet to discuss insurance. Kenny Burnette had started the process of getting estimate from Jim McMahon, our current insurance agent. Kenny Burnette also asked for a second and third quotes from two other insurance companies. One quote back. Was very high. Awaiting another. We will meet next week to make decision.

5. Landscape Issues:

All sprinklers in back should be working. Need to get estimate from landscaper on cost of replacement sod in the fall (Ron Minton). Also are having landscape issues between the buildings. Four trees are dead in back, need to be

replaced. (Is there a one year warranty?) Ron is checking into this and costs. Sod and replanting of dead trees will be planted in the fall when they have a better chance of taking off. The city had complaints about right side of subdivision, grass was not filled in, etc. Ron talked to the landscaper. They did seed, straw and city has approved the fix. Water bill was high this past month - \$3100. Landscapers cut the water off a couple of days – to finish fixing sprinklers in back. Sprinklers are back up and running but will be cut back. We're going into fall. Sprinklers should be back on 9/3.

6. Collections:

Still have three outstanding to collect from. Kenny Burnette and Ursula sent letters to the three mortgage companies of the three delinquent people notifying the respective mortgage company their mortgagees are in default. Have not heard back from them. Next process will be to take to small claims court, (our lawyer Mike Williams would do this) garnish wages. Arrears for the three to date are 1988.50, 4787.25 and 1989.00. The ones collected on still have not paid attorney fees, so liens have not been released on any of them to date

7. Officers:

Kenny Burnette, Chris Stalans, Ursula Jenkins signed bank signature cards for all three accounts. Ursula already had keys to everything and Chris was given keys. Officer's duties were discussed with Chris to some degree. Chris was given checkbooks, records, etc.

8. Master Deed:

Ken Burnett said according to Master Deed, we can elect a new officer two ways. Have a meeting of the HOA or the board can put someone in place to fill in until our time to serve is up.

There being no further business the meeting was adjourned.

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

**Minutes of the Board Meeting
Monday, August 10, 2009
at the home of Ken Burnette, 830 Callaway Court, TN 37421**

The Board of the Gardens at Heritage Green Condominium Association met on Monday, August 10, 2009 at the home of Ken Burnette, 830 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 – 8:30 pm..

Vic Zodda called the meeting to order.

Those in attendance were:

Vic Zodda - President
Kenny Burnette – Vice President
Ursula Jenkins – Secretary
Jo Anne Maudru – Chair Finance Committee
Nancy Bennett – Chair Architectural Committee (left early)
Ron Minton – Chair Landscape Committee

The following items were addressed:

1. Real Estate Signs:

The board decided to bring the Real Estate Sign issue back up to the general HOA at the next big meeting, probably end of September.

2. Rentals:

Rentals were not discussed at this time.

3. Master Deed Ballot Results:

Still need many outstanding votes. Also need A.L.'s four ballots. It was decided Ursula Jenkins would send ballots to Dodie James. To date 79 votes back. 46 left plus A.L.'s four are needed.

4. Financials:

Budget was discussed. Financials were reviewed. Vic will prepare a line item proposed budget to be sent to board and Kenny Burnette next few days.

5. Maintenance:

John Bukata has taken over maintenance. Gutters (back row – left side only) were discussed at length. We will have John Bukata hire someone to look at damage to gutters due to trees, broken limbs, storms, etc. Do we need gutter guards?

6. Insurance Renewal:

The HOA insurance renewal is coming up in September. Finance/Insurance Committee did meet to discuss insurance. Kenny Burnette has started the process of getting estimate from Jim McMahon, our current insurance agent. Would like to see deductible go down to \$1,000 or \$1,500 per unit. Mr. McMahon said he would give us estimate by 8/15/09. Is waiting on Erie Insurance Company.

7. Landscape Issues:

All sprinklers in back are still not working. Need to get estimate from landscaper on cost of replacement sod in the fall (Ron Minton). Also are having landscape issues between the buildings. Four trees are dead in back, need to be replaced. (Is there a one year warranty?) City has complaints about right side of subdivision, grass has not filled in,

etc. Ron is to talk to landscaper about permanent fixes, suggestions to fix and get back to board. Water bill was high this past month.

8. Collections:

Still have three outstanding to collect from. Kenny Burnette will talk to Mike Williams about which way to proceed next. Garnishment, contact mortgage company, small claims court, etc., etc.

9. Officers:

Kenny Burnette, Chris Stalans, Ursula Jenkins are all to be on bank signature cards along with Vic Zoda. Everyone is to contact Ava Davis at First Citizens on Gunbarrel Road to sign on. Checks/balances were discussed. Officer's duties were discussed. Kenny Burnette offered to help out with deposits, etc. as well as a couple other issues.

10. Minutes:

Ursula Jenkins will send board all minutes to review ... also summary page showing current home sales in our neighborhood.

11. Master Deed:

Ursula Jenkins is to ask attorney Susan Rich questions regarding Master Deed/A.L issues.

12. Homes For Sale:

A.L. has four left to sell. Mike Reed has 10 left to sell.

There being no further business the meeting was adjourned.

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Tuesday, June 2, 2009
at the home of Ken Burnette, 830 Callaway Court, TN 37421**

The Board of the Gardens at Heritage Green Condominium Association met on Tuesday, June 2, 2009 at the home of Ken Burnette, 830 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 – 8:00 pm..

Vic Zodda called the meeting to order.

Those in attendance were:

Vic Zodda - President
Kenny Burnette – Vice President
Ursula Jenkins – Secretary
Chris Stalans – Treasurer
Ron Minton – Chair Landscape Committee
Jo Anne Maudru – Chair Finance Committee
Jack Wallace – Representative for the Architectural Committee

The following items were addressed:

I. Landscape Committee Reported the Following:

1. Mulch is in the process of being pulled off of units per input from HOA meeting and pest control company.
2. The sprinklers have been backflowed. Everything is working but 2 in the back. They are almost done.
3. The landscape company is going to sod in the back from the circle down to the Concorde substation.
4. Then, depending on the weather – how hot it becomes they are going to go through the list people had of items that needed to be done and start on that to get all areas back up to standard. If it's not too hot to sod at that time they will but they may do the sodding in the fall.
5. The landscape committee is putting in a white vinyl fence (about 60') across the back by the circle to block the undesirable looking area. It will cost \$1800.
6. The sod being placed there going to the septic area will cost \$900 but it will make the area look more attractive.
7. We are going to get an estimate from David Hall about cleaning up that bank, pressure washing sidewalks and possibly starting to fix some of the cracks in the concrete.
8. It was agreed that Ron Minton on the Landscape Committee would just e-mail everyone with a quick on the spot budget approval for certain items as they come up. We agreed we would respond back quickly.

II. Architectural Committee Reported the Following:

1. The Architectural Committee is going to make a list of things they deem non conforming and then we will have to go from there with further discussion -- realizing some of the non-conformance issues are grandfathered in.

2. We discussed (in a case(s) of nonconformance), for example, if a satellite dish was improperly installed on a roof, (there is 1 unit with 2 dishes in the very back) we discussed having our lawyer send that owner a letter stating the HOA will not be responsible for roof problems he/she has caused with their dish/dishes being improperly placed on a roof. There will be further discussions of all of this down the road.

3. The Architectural Committee presented the Board with a sketch of what the front entrance sign would look like. We all agreed we liked it and Jack Wallace and his committee will proceed with size, placement and pricing before recommending to the Board for approval. Sketch is attached.

4. The Architectural Committee also presented the Board with an estimate from Scenic Sign Company for \$1,748.00 for modifying the current number signs. We agreed that was too expensive at this point and eventually we would probably start from scratch on those later on down the road. Estimate is attached.

5. Ursula Jenkins is going to get quote from Tony Gillespie regarding building front entrance sign and electricity issues.

III. Collections.

One of five delinquent owners who owed past HOA dues (around \$4,000) have told our lawyer they will pay it within the next couple of weeks. That brings delinquency down to about \$8,000 from the initial \$24,000 we started off with March 2, 2009. We are going to pursue the others and Mike Williams has sent out another demand letter attaching liens. He is awaiting responses.

IV. Noise.

Our lawyer, Mike Williams sent River City/Orange Grove a letter about the noise situation at 917. It was stressed at the meeting that if there are any more problems then a unit owner needs to call the police and make a report and then Mike Williams will again send another letter re compliance/removal.

V. Financials.

We were all sent new financial report. It is attached.

VI. Lease Agreement for The Gardens

Discussion ensued regarding the Lease Agreement. Everyone agreed it was in good form to start using. It is attached.

VII. Signs.

Discussion about the real estate signs ensued regarding removal. It was agreed that Ursula would make out a list of realtors, addresses and draft a letter attaching the rules to be sent to ask them to comply with our new rules. Vic Zodda will talk to Mike Reed about his signs.

VIII. Dogs.

Jack Wallace will get us the address of the Board for the Gardens neighborhood next to us. We will draft a letter asking them to inform their homeowners about our new rules and regulations, especially those pertaining to dogs and their homeowners walking dogs in our neighborhood without leashes, etc.

IX. Grievance Committee.

We are getting this together and going to have a meeting with them the week of June 15. (Some of the board members are on vacation/gone next week). We want to discuss with the Grievance Committee exactly what this will entail for them. The thought was two fold. We would like the Grievance Committee to accept grievances in writing for not only grievances on the larger scale but also on the rules and regulations. The thought was they should be able to make a decision about anything turned in and only if it is a sticking point they then could turn to the Board. The Board would like to be arms length

regarding grievances and breaking of rules and regulations. It was thought if the Grievance Committee did not want to do that, there really would be no point for a Grievance Committee if the matter is going to come to the Board anyway.

X. Miscellaneous Items.

1. Vic and Kenny are meeting with A.L. June 3, 2009 to get questions answered such as roof warranties, who owns the septic unit in the back, easements, etc., etc.
2. Ursula needs to call Tony Gillespie to give us a price on building the front entrance sign and electrical issues out front so the sign could be lit.
3. We have a new website and bulletin board. The website is TheGardensAtHeritageGreen.com. Vic Zodda has posted items at the postal unit.

There being no further business the meeting was adjourned.

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Thursday, May 21, 2009
at the home of Ken Burnette, 830 Callaway Court, TN 37421**

The Board of the Gardens at Heritage Green Condominium Association met on Thursday, Thursday, May 21, 2009 at the home of Ken Burnette, 830 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 – 7:45 pm..

Vic Zodda called the meeting to order.

Those in attendance were:

Vic Zodda - President
Kenny Burnette – Vice President
Ursula Jenkins – Secretary
Jo Anne Maudru – Chair Finance Committee

The following items were addressed:

I. Budget/Account and Investment of Excess Funds.

Vic Zodda announced that he met with the Finance Committee. Also Ken Burnette presented the board with a rough draft of a budget. There was some discussion of this.

V Master Deed /Bylaws/Rules Regulations.

Most of the time at the meeting was spent again on the rules, in particular the rental issue and redraft of some phrases. Also, Ken Burnette again expressed caution and concern over the rules and their applicability and legality.

There being no further business the meeting was adjourned.

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Wednesday, June 17, 2009
at the home of Ken Burnette, 830 Callaway Court, TN 37421**

The Board of the Gardens at Heritage Green Condominium Association met on Wednesday, June 17, 2009 at the home of Ken Burnette, 830 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 – 8:00 pm..

Vic Zodda called the meeting to order.

Those in attendance were:

Vic Zodda - President
Kenny Burnette – Vice President
Ursula Jenkins – Secretary
Chris Stalans – Treasurer
Jo Anne Maudru – Chair Finance Committee
Nancy Bennett – Chair Architectural Committee
John Bukata – Head of Grievance Committee

The following items were addressed:

I. Landscape Committee Reported the Following:

Sprinkler problems were reported by Chris Stalan's Unit 595. They will be checked on by landscape committee.

II. Architectural Committee Reported the Following:

The Front Entry sign was discussed to some degree. Bids are coming in for the sign. A.L. is trying to renege on the \$3,500 for the sign. Vic will try to meet with A.L. in the future regarding: repositioning sign or removing sign.

III. Collections.

Another homeowner paid their delinquent dues (1054 – Agnes Hellmann). The Sims (854) contacted Vic Zodda and said they would pay in next couple of weeks. Mike Williams is still pursuing the others. He is awaiting responses.

IV. Noise.

917 Callaway Court has become quiet.

V. Financials.

We were all sent new financial report. It is attached. Some discussion on getting a budget in place which the Financial Committee is working on.

VI. Signs.

Letter to realtors has not been sent yet. Ursula Jenkins is working on it. The letter to owners asking for leases and the letter to the adjoining neighborhood regarding dog issue has been sent out.

VII. Dogs.

Still have dog issues. People are not picking up after their dogs and the Dalmatian in 804 is still being allowed loose. Vic Zodda presented us with a “green” sign to hang for people to use to clean up after their dogs.

VIII. Grievance Committee.

We discussed in depth the details of the Grievance Committee and the responsibilities they would have. John Bukata will head it up. Members signed up for it thus far are Allie Jay and Tim Bishop. John Bukata will get together with members to see if they still have interest in joining. It was decided that all complaints would go to Grievance Committee and the Grievance Committee would follow up according to the Master Deed – i.e. they need to respond to complainant within 20 days, etc., etc. We would leave the complainant anonymous unless it directly involved two neighbors. It was decided that we would create a written form for members to use when turning in a complaint. Also “form” complaint letters will be drafted for the board to review. If the Grievance Committee cannot resolve an issue they will bring it to the board. The board will be copied on all complaints. The Grievance Committee will develop a set of procedures to follow upon receiving a complaint. Ursula will type all this up.

IX. Master Deed.

There was some discussion regarding amending the Master Deed.

1. We would like to amend staggering the board in terms of 1-3 years. Currently it is 2 years service for all board members meaning everyone would leave at one time.
2. We would like to amend it to combine the Finance/Accounting Committee with the Insurance Committee.
3. We would like to amend it to present budget to HOA in January of every year.
4. We would like to amend it so that only Owners may vote – they cannot give vote to renters.
5. Need to make a correction in Master Deed in Article I Section 2 as it references Article XII Section 12, and there is not Section 12.1. They meant Section 11. (Typo)
6. Amending the master deed to remove the President of the Board off of the Grievance Committee.

We talked about developing a ballot to send out with 3rd quarter bills on Monday, 6/29/09.

There being no further business the meeting was adjourned.

**ORGANIZATIONAL ACTION OF
THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.**

Adopted Effective May 18, 2009

Pursuant to the Master Deed for The Gardens at Heritage Green Condominium Association, Inc. (the "Master Deed") and the Charter and Bylaws ("Bylaws") of the Gardens at Heritage Green Condominium Association, Inc. (the "Association"), the President of the Association may call a special meeting with written request pursuant to Section 5.2 and 5.3 of the Bylaws. The President gave all homeowners notice that he was calling a special meeting of the Members of the Association via the Secretary through regular mail and e-mail to discuss and vote on Rules and Regulations of the new Association and amending the Bylaws to do so.

The special meeting of the Members of the Association was held on May 19, 2009 at 7:00 p.m. at the office of Crye-Leike on Gunbarrel Road., Chattanooga, Tennessee.

1. The meeting was called to order.
2. An introduction of Officers was made.
3. A quorum (79) was present (79), either in person or via proxy to conduct business.
4. Minutes of the Initial Meeting on March 2, 2009 were summarized.
5. The Architectural Committee (Chair Nancy Bennett) gave a report on developments in the community.
6. The Landscape Committee (Chair Ron Minton) gave a report on developments in the community. Several items were discussed including asking landscapers to remove mulch off of base of units to ensure termites won't become infested.
7. Recent issues in the community were discussed:
 - (a) Theft – Was discussed and members were told in the future to call the police (for documentation purposes) and also alert the Board of events occurring.
 - (b) Termite Coverage – Was discussed. It would cost approximately \$60/per unit/per year. Membership was asked to let Vic Zodda know if they were interested in obtaining termite coverage.
8. Rules and Regulations were discussed in detail.

It was determined that Amendment would be deleted and discussed at a future date and put to a vote to the general membership at that time.

It was determined that Awnings must be approved in advance by the Architectural Committee.

It was determined that changes should be made to Clothesline.

There was a lot of discussion about animals (poop issues) but no changes were made to Household Pets.

Most of the discussion was on Rent/Leasing/Tenants. Many revisions were made.

There was a discussion of Satellite Dishes and revisions made to that term.

There was a discussion of Signs and revisions made to that term.

There was a discussion of Solar Panels and revisions made to that term.

(All revisions discussed are attached as a blacklined copy to these minutes).

IT IS RESOLVED, that upon motion made by Mike Reed, seconded by Tim Bishop and Jack Carney that once revisions as discussed at the meeting are made to Rules and Regulations they may be filed with the Register's Office of Hamilton County, Tennessee.

9. Staggered Board of Directors was discussed and is to come up at a later date to be voted on by the membership to modify the Master Deed.
10. A Grievance Committee was formed after the meeting with members volunteering to sign up.
11. A copy of the Agenda for the meeting on May 18, 2009 is attached.
12. A copy of the "sign in" sheet and proxies for the meeting on May 18, 2009 are attached to these minutes.

There being no further business the meeting is adjourned.

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Monday, May 11, 2009
at the home of Ken Burnette, 830 Callaway Court, TN 37421**

The Board of the Gardens of Heritage Green Condominium Association, Inc. met on Monday, May 11, 2009 at the home of Ken Burnette, 830 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 – 8:00 pm..

Vic Zodda called the meeting to order.

Those in attendance were:

Vic Zodda - President

Kenny Burnette – Vice President

Ursula Jenkins – Secretary

Chris Stalans - Treasurer

Mr. and Mrs. Lee Martin of the Architectural Committee

The purpose of the meeting was to go over the agenda for the homeowners' meeting scheduled for Monday, May 18, 2009 at the offices of Crye-Leike at 7:00 p.m.

Items for the 5/18 meeting were discussed as follows:

I. Budget/Account and Investment of Excess Funds.

Finances were discussed briefly. Chris mentioned that he would be getting the Finance Committee together soon. Vic e-mailed us copies of the financials earlier and they were reviewed briefly at the meeting. It was decided that an accounting will be mailed out with the next HOA statements for dues at the end of June, 2009. The five delinquent accounts which had been previously turned over to Mike Williams were discussed. Liens have been placed on the units and demand letters were expected to go out this week.

II. Rules/Restrictions:

The rules and regulations have been mailed and e-mailed for all to review. They will not be discussed line by line in the upcoming 5/18 meeting. There will be discussion of any rule that comes up at the 5/18 meeting.. We will take a hand vote at the end of the meeting for feedback of the pros/cons for the rules and regulations as set out.

III. Pest Control/Termite:

The pest control company will spray the third Friday of every month except this month. They will spray on 5/22 and this will be announced at the upcoming meeting. Owners will be asked feedback about picking up termite pest control. Would cost about \$60/year per unit.

IV. Fence in back of neighborhood:

The cost of installing a 66' white vinyl fence at the end of the neighborhood past the cul-de-sac to block the view of undesirable rocks, etc. was discussed. The cost would be \$1,800.00.

V. Landscape:

The sprinkler system is being worked on. There are problems in the back that need to be resolved and then it will need to be backflowed. After all sprinklers are up and running the list of landscaping issues will be addressed by the landscaping company.

VI. Insurance:

Insurance for the HOA was discussed and it was decided the assembly of homeowners would be told the basics of the coverage of the HOA insurance. We will not ask Jim McMahon to this meeting.

VII. Rental Property at 917 Callaway Court:

It was decided that William Allgood, c/o River City Management Company would be sent a certified letter regarding the nuisance problems this property is causing the community.

VIII. Grievance Committee:

It was decided that at the upcoming 5/18 meeting, we would ask people to volunteer, after the meeting, to join the Grievance Committee.

IX. A. L. James:

It was discussed and decided at this meeting that Kenny Burnette would make an appointment for him and Vic to meet with A. L. to discuss the sewer lift station at the end of the neighborhood, get an understanding of maintenance responsibility for utilities, utility construction drawings, roof warranties for all units, easements A. L. has granted, maintenance and repair v. HOA responsibilities and status of release of the money for the \$3,500 and \$1,500 for trees and the front entrance sign.

X. Bulletin Board:

There was some discussion of the bulletin board to be placed at the postal unit which Mr. Martin is designing. Clarification of the board was made and Mr. Martin will continue work on this project for the condominium owners.

There being no further business the meeting was adjourned

**THE GARDENS AT HERITAGE GREEN
HOMEOWNER'S ASSOCIATION
Minutes of the Board Meeting
Monday, April 27, 2009
at the home of Ken Burnette, 830 Callaway Court, TN 37421**

The Board of the Gardens at Heritage Green Homeowner's Association met on Monday, April 27, 2009 at the home of Ken Burnette, 830 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 – 8:30 pm..

Vic Zodda called the meeting to order.

Those in attendance were:

Vic Zodda - President

Kenny Burnette – Vice President

Ursula Jenkins – Secretary

Nancy Bennett – Chair of Architectural Committee

The following items were addressed:

I. Budget/Account and Investment of Excess Funds.

There was some discussion that we need to get a budget in place and that we should have a roofer come out and give us an estimate on what it would cost to re-roof the units. Vic Zodda announced he is still working on the budget.

II. Rules/Restrictions Committee

The entire meeting was basically discussion of the Rules/Regulations and the rental language to be used.

There being no further business the meeting was adjourned

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Wednesday, April 29, 2009
at the offices of Crye-Leike, 1510 Gunbarrel Road, TN 37421**

The Board of the Gardens at Heritage Green Condominium Association met on Wednesday, April 29, 2009 at the offices of Crye-Leike, Chattanooga, Tennessee 37421 from 7:00 pm – 9:00 pm..

The purpose of the meeting was for all committee members to attend and discuss the Rules and Regulations that had been formed.

Vic Zodda called the meeting to order.

Those in attendance were:

Vic Zodda - President
Kenny Burnette -- Vice President
Ursula Jenkins -- Secretary
Nancy Bennett -- Chair of Architectural Committee
Chris Stalans -- Treasurer
Bert Webb
John Bukata
Suzanne Jones
Mr. and Mrs. Lee Martin
Kathleen Grimes
Jack Wallace
Lynda Hendrickson

The following items were addressed:

I. Rules and Regulations

The modification of the Rules and Regulations were the topic of the evening. Much discussion was spent on the following issues:

Household pets/dogs
Parking
Rental of Units
Signs

The attached Rules and Regulations were modified and are attached, ready to present to the membership. It was agreed they would be sent to everyone prior to the homeowner's meeting scheduled for 5/18/09.

There being no further business the meeting was adjourned

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
Minutes of the Board Meeting
Wednesday, April 29, 2009
at the offices of Crye-Leike, 1510 Gunbarrel Road, TN 37421**

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Vic Zodda called the meeting to order.

Those in attendance were:

Vic Zodda - President
Kenny Burnette – Vice President
Ursula Jenkins – Secretary
Nancy Bennett – Chair of Architectural Committee
Chris Stalans – Treasurer
Bert Webb
John Bukata
Suzanne Jones
Mr. and Mrs. Lee Martin
Kathleen Grimes
Jack Wallace
Lynda Hendrickson

The following items were addressed:

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The modification of the Rules and Regulations were the topic of the evening. Much discussion was spent on the following issues:

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Parking
Rental of Units
Signs

The attached Rules and Regulations were modified and are attached, ready to present to the membership. It was agreed they would be sent to everyone prior to the homeowner's meeting scheduled for 5/18/09.

There being no further business the meeting was adjourned

**THE GARDENS AT HERITAGE GREEN
HOMEOWNER'S ASSOCIATION
Minutes of the Board Meeting
Wednesday, April 8, 2009
at the home of Ken Burnette, 830 Callaway Court, TN 37421**

The Board of the Gardens at Heritage Green Homeowner's Association met on Wednesday, April 8, 2009 at the home of Ken Burnette, 830 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 – 8:30 pm..

Vic Zodda called the meeting to order.

Those in attendance were:

Vic Zodda - President

Kenny Burnette – Vice President

Ursula Jenkins – Secretary

Ron Minton – Chair of Landscape Committee

Nancy Bennett – Chair of Architectural Committee

The following items were addressed:

I. Delinquent HOA Dues

Vic Zodda reported that he had not heard back from two past due HOA homeowner in regards to payment plan for their delinquent dues and that he received payment from two. He also reported he will contact a lawyer on Friday, April 10 to turn over the rest of the delinquent HOA owners to an attorney. He will also turn over a listing of deposits/payments to the secretary to keep up with records.

II. Budget/Account and Investment of Excess Funds.

Vic Zodda announced that as of today's date there is \$137,802.43 in the bank. He will change the Bank to Volunteer on Friday, April 10, as per previous minutes.. Excess funds would be put in a CD interest bearing account. Also Vic Zodda announced he is still working on the budget.

III. Landscape Committee

Vic Zodda submitted three Pest Control Company proposals for the Board's approval. They are:

1. GPM – Had 3 options – monthly, weekly for \$645/month
\$432/twice a month
Contact: John Groves

2. Jody Malar Pest Control
\$450/month
\$1,000/year for one spraying of fire ants

3. Enviroguard
\$535/month
Will spray for fire ants – April – September at \$160/month
Termite contract would cost \$7,200.00 on an annual basis

The board voted on Enviroguard and will put it to the members at the next HOA meeting on May 18 if they would like to add on pest control versus paying for it on their own.

Trees:

Our current landscapers, Thompson Landscaping gave us a price on installing trees. There will be 86 Leyland Cypress trees purchased. Prices were:

\$7,600 – 5 – 6 feet tall

\$5,702.62 – 4-5 feet tall

The board voted on the \$5,702.62 – 4 – 5 foot Leyland Cypress trees being planted.

There was some discussion about the trees, staking, mulching, pest control. The trees will go across the whole back of the complex, by the power station and a little to the left of the neighborhood bordering on Heritage Green development to the semi-circle.

There was also discussion about adding two light poles in the back.

IV. Insurance

Kenny Burnett again voice opinion about getting flood insurance. Kenny will look into a flood zone map to see where the neighborhood is in relation to the 100 year flood zone.

V. Master Deed - Legal Opinion

We did not have time for much discussion on the Master Deed and Susan Rich's opinion and Kenny's memo regarding Susan's information.

VI. Architectural Committee.

The Architectural Committee has gathered ideas from HOA members regarding various items including a front entrance sign and the existing alley signs A. L. put in. The Architectural Committee has also found an encased bulletin board and wondered where to put it at the postal unit. Kenny Burnette voiced concern we may not be able to place something like that at the postal unit but that he would find out from the post office and inform us.

VII. Foreclosure of Gayle McMillen, 729 Callaway Court (Unit 823)

Vic Zodda asked if we had been paid the past due HOA fees yet by Taralyn Wright at Crye-Leike or the mortgageor (delinquent HOA fees of Gayle McMillen in the amount of \$3,188.25) and we had not gotten a check yet.

VIII. Rules/Restrictions Committee

Have put out e-mail asking for volunteers to join this committee.

IX. Miscellaneous

1. Discussion about combining Finance and Accounting and Insurance Asset committees.
2. We need to create a Grievance Committee.
3. Discussion about staggering board. Current term is 2 years.
4. Need to better define master deed.
5. We are going to have a meeting with the Rules/Regulations committee Wednesday, 4/15 at 7:00.
6. We are going to have a meeting with all committees Wednesday, 4/29 at 7:00.
7. We are planning on HOA meeting of all members Monday, 5/18 at 7:00.
8. Budget should be prepared in January for year's expenses.
9. The secretary will put together a list of rules/regulations based on landscaping and architectural input thus far to give to the Rules/Regulations committee at the 4/15 meeting.
10. Vic Zodda and Kenny Burnett to schedule meeting with A.L. to discuss sewer lift station, understanding of maintenance responsibility for utilities, utility construction drawings, roof warranties for units, easements he granted, maintenance and repair v. HOA responsibilities and status of release of money for trees (\$3,500) and front entrance sign (\$1,500.00)
11. Vic Zodda will e-mail Chris Stalans and get the finance committee together.

12. Ursula Jenkins will send Jim McMahon a list of units/owners and addresses for insurance purposes.
13. There was some discussion about forming a contact group. Nothing resolved.
14. Bermuda grass v. green grass all year round

There being no further business the meeting was adjourned

**THE GARDENS AT HERITAGE GREEN
HOMEOWNER'S ASSOCIATION
Minutes of the Board Meeting
Wednesday, April 8, 2009
at the home of Ken Burnette, 830 Callaway Court, TN 37421**

The Board of the Gardens at Heritage Green Homeowner's Association met on Wednesday, April 8, 2009 at the home of Ken Burnette, 830 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 – 8:30 pm..

Vic Zodda called the meeting to order.

Those in attendance were:

Vic Zodda - President
Kenny Burnette – Vice President
Ursula Jenkins – Secretary
Ron Minton – Chair of Landscape Committee
Nancy Bennett – Chair of Architectural Committee

The following items were addressed:

I. Delinquent HOA Dues

Vic Zodda reported that he had not heard back from two past due HOA homeowner in regards to payment plan for their delinquent dues and that he received payment from two. He also reported he will contact a lawyer on Friday, April 10 to turn over the rest of the delinquent HOA owners to an attorney. He will also turn over a listing of deposits/payments to the secretary to keep up with records.

II. Budget/Account and Investment of Excess Funds.

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1. GPM – Had 3 options – monthly, weekly for \$645/month
\$432/twice a month
Contact: John Groves
2. Jody Malar Pest Control
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\$1,000/year for one spraying of fire ants
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Will spray for fire ants – April – September at \$160/month
Termite contract would cost \$7,200.00 on an annual basis

The board voted on Enviroguard and will put it to the members at the next HOA meeting on May 18 if they would like to add on pest control versus paying for it on their own.

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Our current landscapers, Thompson Landscaping gave us a price on installing trees. There will be 86 Leyland Cypress trees purchased. Prices were:

\$7,600 – 5 – 6 feet tall

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The board voted on the \$5,702.62 – 4 – 5 foot Leyland Cypress trees being planted.

There was some discussion about the trees, staking, mulching, pest control. The trees will go across the whole back of the complex, by the power station and a little to the left of the neighborhood bordering on Heritage Green development to the semi-circle.

There was also discussion about adding two light poles in the back.

IV. Insurance

Kenny Burnett again voice opinion about getting flood insurance. Kenny will look into a flood zone map to see where the neighborhood is in relation to the 100 year flood zone.

V. Master Deed - Legal Opinion

We did not have time for much discussion on the Master Deed and Susan Rich's opinion and Kenny's memo regarding Susan's information.

VI. Architectural Committee.

The Architectural Committee has gathered ideas from HOA members regarding various items including a front entrance sign and the existing alley signs A. L. put in. The Architectural Committee has also found an enclosed bulletin board and wondered where to put it at the postal unit. Kenny Burnette voiced concern we may not be able to place something like that at the postal unit but that he would find out from the post office and inform us.

VII. Foreclosure of Gayle McMillen, 729 Callaway Court (Unit 823)

Vic Zodda asked if we had been paid the past due HOA fees yet by Taralyn Wright at Crye-Leike or the mortgagor (delinquent HOA fees of Gayle McMillen in the amount of \$3,188.25) and we had not gotten a check yet.

VIII. Rules/Restrictions Committee

Have put out e-mail asking for volunteers to join this committee.

IX. Miscellaneous

1. Discussion about combining Finance and Accounting and Insurance Asset committees.
2. We need to create a Grievance Committee.
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11. Vic Zodda will e-mail Chris Stalans and get the finance committee together.

12. Ursula Jenkins will send Jim McMahon a list of units/owners and addresses for insurance purposes.
13. There was some discussion about forming a contact group. Nothing resolved.
14. Bermuda grass v. green grass all year round

There being no further business the meeting was adjourned

**THE GARDENS AT HERITAGE GREEN
HOMEOWNER'S ASSOCIATION
Minutes of the Board Meeting
Tuesday, March 24, 2009
at the home of Ken Burnette, 830 Callaway Court, TN 37421**

The Board of the Gardens at Heritage Green Homeowner's Association met on Tuesday, March 24, 2009 at the home of Ken Burnette, 830 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 – 8:45 pm..

Vic Zodda called the meeting to order.

Those in attendance were:

Vic Zodda - President

Kenny Burnette – Vice President

Ursula Jenkins – Secretary

Ron Minton – Chair of Landscape Committee

Nancy Bennett – Chair of Architectural Committee

The following items were addressed:

I. Delinquent HOA Dues

Vic Zodda reported that he had not heard from any past due HOA homeowner in regards to payment plan for their delinquent dues however he received back two signed green cards acknowledging receipt.

HOA bills will go out next Monday, March 30 or Tuesday, March 31 for 2nd quarter 2009 HOA dues.

II. Budget/Account and Investment of Excess Funds.

It was determined by the Board that the HOA bank account would be moved to First Volunteer on Gunbarrel Drive. Excess funds would be put in a CD interest bearing account.

III. Landscape Committee

Ron Minton submitted three landscape proposals for the Board's consideration at the previous meeting on March 18:

McKamey Landscape \$60,000's/year

Thomas Landscape \$55,000's/year

Third company \$30,000's/year

A decision was made by the Board to hire Thomas Landscape Company to be the landscaper for the development, but McKamey would still be responsible for fertilizing and spraying. Ron Minton is to get with Thompson's and have them submit a contract for us to review. Ron Minton is also to ask the new landscaper for a price to put the Leyland Cypress trees in at the back of the neighborhood and to see if they can get a better price for the trees than we can at Lowes.

Ron Minton turned in a compiled list of homeowner tree, shrubs, sod and sprinkler issues which will be given to the new landscaping company - Thompson.

Ron Minton and his committee are also to solicit three pest control companies to see what they would have to offer the community versus the existing one.

IV. Insurance

Our insurance agent, Jim McMahon with McMahon Insurance, 5805 Lee Highway, Suite 301, Chattanooga, TN 37421 (McMahoninsurance@comcast.net) met with us to explain the HOA insurance policy to us. Basically, the insurance company provides "outside the unit, common elements" coverage for disaster, fire, peril. For example,

roofs, windows, pipes, HIV units, hot water heater units are all covered as long as it is an event of peril or disaster, fire, that caused a problem with an outside common element. The officers and directors have a \$1,000,000 - \$2,000,000 liability coverage. Also, there is a \$2,500 deductible now in place for the HOA insurance (talked about making it a \$1,000 deductible.) A question came up as to whether the individual fences owners have put up are covered. Kenny Burnette also voiced opinion that maybe we should purchase flood insurance even though we are above flood zone. There was also concern about the sewer system/pump at the back right of the neighborhood. Jim McMahon did not know anything about it but suggested for very little cost (\$15/per unit) we could pick up sewage backup insurance to cover any future problems. It was determined that A.L. would be asked about that system upon his return on March 26 as well as exactly where the line runs at the back of the neighborhood.

V Master Deed - Legal Opinion

The Board had hired Susan Rich, Esq. to review the Master Deed, Bylaws to give the Board a legal opinion/road map of what the Master Deed states. Ursula Jenkins presented the Board with the Memo regarding legal opinion about the Gardens HOA Master Deed. Kenny Burnett had several questions re: Master Deed. For example, he wondered if upon a vacancy, the HOA could go into an empty unit and keep the utilities on until that unit was occupied so as to prevent water damage, etc.? We asked Kenny to send a list of particular questions he had via e-mail to the firm to be presented to Susan Rich, the attorney who gave the Board the memo regarding Master Deed and Bylaws.

VI. Architectural Committee.

The Architectural Committee has gathered ideas from HOA members regarding various items including a front entrance sign and the existing alley signs A. L. put in The Architectural Committee has also found an encased bulletin board and wondered where to put it at the postal unit. Kenny Burnette voiced concern we may not be able to place something like that at the postal unit but that he would find out from the post office and inform us.

VII. Foreclosure of Gayle McMillen, 729 Callaway Court (Unit 823)

Vic Zodda asked if we had been paid the past due HOA fees yet by Taralyn Wright at Crye-Leike or the mortgagor (delinquent HOA fees of Gayle McMillen in the amount of \$3,188.25) and we had not gotten a check yet.

VIII. Rules/Restrictions Committee

Have put out e-mail asking for volunteers to join this committee.

There being no further business the meeting was adjourned

**THE GARDENS AT HERITAGE GREEN
HOMEOWNER'S ASSOCIATION
Minutes of the Board Meeting
Tuesday, March 24, 2009
at the home of Ken Burnette, 830 Callaway Court, TN 37421**

The Board of the Gardens at Heritage Green Homeowner's Association met on Tuesday, March 24, 2009 at the home of Ken Burnette, 830 Callaway Court, Chattanooga, Tennessee 37421 from 6:30 – 8:45 pm..

Vic Zodda called the meeting to order.

Those in attendance were:

Vic Zodda - President
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Ron Minton – Chair of Landscape Committee
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The Architectural Committee has gathered ideas from HOA members regarding various items including a front entrance sign and the existing alley signs A. L. put in. The Architectural Committee has also found an encased bulletin board and wondered where to put it at the postal unit. Kenny Burnette voiced concern we may not be able to place something like that at the postal unit but that he would find out from the post office and inform us.

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VIII. Rules/Restrictions Committee

Have put out e-mail asking for volunteers to join this committee.

There being no further business the meeting was adjourned

**THE GARDENS AT HERITAGE GREEN
HOMEOWNER'S ASSOCIATION
Minutes of the Board Meeting
Wednesday, March 18, 2009
at the home of Ken Burnette, 830 Callaway Court, TN 37421**

The Board of the Gardens at Heritage Green Homeowner's Association met on Thursday, March 18, 2009 at the home of Ken Burnette, 830 Callaway Court, Chattanooga, Tennessee 37421.

Vic Zodda called the meeting to order.

Those in attendance were:

Vic Zodda - President

Kenny Burnette – Vice President

Ursula Jenkins – Secretary

Ron Minton – Chair of Landscape Committee

The following items were addressed:

I. Delinquent HOA Dues

Delinquent HOA letters went out March 12, 2009 via certified mail and regular mail. The delinquent members were given 30 days to pay.

II. New Construction

The Board determined that they would post/e-mail to all that any future construction projects would need to be submitted to the Board through a Change Request Form to get approval before starting new planned outside improvement.

III. Budget/Account and Investment of Excess Funds.

It was determined by the Board that the HOA bank account would be moved to First Volunteer on Gunbarrel Drive. Excess funds would be put in a CD interest bearing account. Financial Summary is attached. HOA tax i.d. # is 20-3911013.

IV. Landscape Committee

Ron Minton submitted three landscape proposals for the Board's consideration:

McKamey Landscape

Thomas Landscape

A decision would be made by the Board at the next meeting. A. L. James offered the HOA \$1,500.00 for the HOA to put in their own trees in the back right corner of the community. The HOA Board has accepted this offer. A.L. James's attorneys will put this into a written agreement. The Landscape Committee was to post a message asking input of all homeowners for a list of dead trees, dead or missing sod and damaged or improperly working sprinklers. Also Mike Reed, one of the builders with remaining empty units has agreed to pay some landscaping costs so we will have one landscaper and uniform things happening on the grounds

V. Management Company

The Board determined that at this time we would not look for a Management Company. Also, the Board did not feel it was necessary for an outside accounting audit. Mike Gillespie submitted two management companies for consideration – Morris Property Management and Walldorf Property Management.

VI. Insurance

It was determined the Board would need to purchase Performance Bonds for the protection of the Board members and the HOA. Vic Zodda will contact our insurance carrier and get him to meet with us at our next meeting Tuesday, March 24, 2009.

VII. Services to Include Garbage and Pest Control

The Board discussed that Pest Control services would come under "Landscape Committee" and they would submit information to the Board regarding this. It was determined that Garbage Service would remain as is for now.

VIII. Architectural Committee.

A.L. has decided to offer the HOA \$3,500.00 to walk away and let the HOA put in their own entrance sign. The committee is to gather ideas from HOA members. The HOA Board has agreed to the \$3,500.00 towards a front entry sign. A. L. James' attorney is to draw up the agreement. The Architectural Committee has also been asked to look for an appropriate bulletin board to be placed at the postal unit. Also, the Architectural Committee has been asked to come up with better signs than those placed in the greenways by A. L. James.

VIII. Legal Opinion

The Board has hired Susan Rich, Esq. to review the Master Deed, Bylaws to give the Board a legal opinion/road map of what the Master Deed states.

IX. Resident Cars in Common Parking Areas

This item was discussed by the Board. Not much can be done about this issue until we amended Bylaws/Deed.

X. Foreclosure of Gayle McMillen, 729 Callaway Court (Unit 823)

We were contacted by Taralyn Wright at Crye-Leike and asked to submit a W-9 to them. The mortgagor is to pay the delinquent HOA fees of Gayle McMillen in the amount of \$3,188.25.

XI. Rules/Restrictions Committee

Have put out e-mail asking for volunteers to join this committee.

There being no further business the meeting was adjourned

**THE GARDENS AT HERITAGE GREEN
HOMEOWNER'S ASSOCIATION
Minutes of the Board Meeting
Wednesday, March 18, 2009
at the home of Ken Burnette, 830 Callaway Court, TN 37421**

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Vic Zodda called the meeting to order.

Those in attendance were:

Vic Zodda - President

Kenny Burnette – Vice President

Ursula Jenkins – Secretary

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The following items were addressed:

I. Delinquent HOA Dues

Delinquent HOA letters went out March 12, 2009 via certified mail and regular mail. The delinquent members were given 30 days to pay.

II. New Construction

The Board determined that they would post/e-mail to all that any future construction projects would need to be submitted to the Board through a Change Request Form to get approval before starting new planned outside improvement.

III. Budget/Account and Investment of Excess Funds.

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XI. Rules/Restrictions Committee

Have put out e-mail asking for volunteers to join this committee.

There being no further business the meeting was adjourned

**THE GARDENS AT HERITAGE GREEN
HOMEOWNER'S ASSOCIATION
Minutes of the Board Meeting
Tuesday, March 10, 2009
at the offices of Crye-Leike, 1510 Gunbarrel Road, Chattanooga, TN 37421**

The Board of the Gardens at Heritage Green Homeowner's Association met on Tuesday, March 10, 2009 from 6:30-8:00 P.M.. at the offices of Crye-Leike, 1510 Gunbarrel Road, Chattanooga, TN 37421.

I. Meeting. Vic Zoda called the meeting to order. It was determined at the previous meeting on Sunday, March 8, that the Board would meet with the Architectural and Landscape Committees.

Those in attendance were:

Vic Zodda - President
Kenny Burnette – Vice President
Chris Stalans - Treasurer
Ursula Jenkins – Secretary

Ron Minton – Chair Landscape Committee
Bert Webb
John Bukata
Suzanne Jones

Nancy Bennett – Chair Architectural Committee
Frances McNeill
Jack Wallace

Those absent from the meeting were Ron Friesz, Brian Frye, Mr. and Mrs. Lee Martin and Lynda Hendrickson.

Several items were addressed at both meetings.

It was determined that with spring soon to arrive, the landscape and architectural committees would do several things:

1. Walk the property to determine where we had sod, mulch, tree, shrub issues.
2. Walk the property to determine where we had architectural grievances.
3. Talk to not less than three landscape companies (including the one presently servicing the Gardens) and get an estimate as to price and what they will do.
4. Post/E-mail a request of all homeowners to get specific list of items that need addressing.
5. Submit all to the Board at another meeting.

The Board turned over to the two committees co

II. Delinquent HOA Dues

Delinquent HOA dues were brought up by several members and they were assured HOA delinquent collection letters would soon go out.

III. HOA New Address

The members in attendance at this meeting were given a copy of the committees and contact information as well as the new HOA address. V. Management Company (Pros and Cons)

There was discussion among the Board about the pros and cons of the management company at this time. We all decided we would think about it till the next meeting.

IV New Construction

The Board determined that they would post/e-mail to all that any future construction projects would need to be submitted to the Board through a Change Request Form to get approval before starting new planned outside improvement.

V. Other Business

The Board was given by Dodie James, an approximate calculation of repainting and re-roofing condos as set forth below:

Painting - \$245,000 using 129 X \$1,900

Roof - \$806,250 using 129 X \$6,250

It was clarified that even the three units under one roof were each classified as three units for the above calculation.

There being no further business the meeting was adjourned

**THE GARDENS AT HERITAGE GREEN
HOMEOWNER'S ASSOCIATION
Minutes of the Board Meeting
Tuesday, March 10, 2009
at the offices of Crye-Leike, 1510 Gunbarrel Road, Chattanooga, TN 37421**

The Board of the Gardens at Heritage Green Homeowner's Association met on Tuesday, March 10, 2009 from 6:30-8:00 P.M.. at the offices of Crye-Leike, 1510 Gunbarrel Road, Chattanooga, TN 37421.

I. Meeting. Vic Zoda called the meeting to order. It was determined at the previous meeting on Sunday, March 8, that the Board would meet with the Architectural and Landscape Committees.

Those in attendance were:

Vic Zodda - President
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Chris Stalans - Treasurer
Ursula Jenkins – Secretary

Ron Minton – Chair Landscape Committee
Bert Webb
John Bukata
Suzanne Jones

Nancy Bennett – Chair Architectural Committee
Frances McNeill
Jack Wallace

Those absent from the meeting were Ron Friesz, Brian Frye, Mr. and Mrs. Lee Martin and Lynda Hendrickson.

Several items were addressed at both meetings.

It was determined that with spring soon to arrive, the landscape and architectural committees would do several things:

1. Walk the property to determine where we had sod, mulch, tree, shrub issues.
2. Walk the property to determine where we had architectural grievances.
3. Talk to not less than three landscape companies (including the one presently servicing the Gardens) and get an estimate as to price and what they will do.
4. Post/E-mail a request of all homeowners to get specific list of items that need addressing.
5. Submit all to the Board at another meeting.

The Board turned over to the two committees co

II. Delinquent HOA Dues

Delinquent HOA dues were brought up by several members and they were assured HOA delinquent collection letters would soon go out.

III. HOA New Address

The members in attendance at this meeting were given a copy of the committees and contact information as well as the new HOA address. V. Management Company (Pros and Cons)

There was discussion among the Board about the pros and cons of the management company at this time. We all decided we would think about it till the next meeting.

IV New Construction

The Board determined that they would post/e-mail to all that any future construction projects would need to be submitted to the Board through a Change Request Form to get approval before starting new planned outside improvement.

V. Other Business

The Board was given by Dodie James, an approximate calculation of repainting and re-roofing condos as set forth below:

Painting - \$245,000 using 129 X \$1,900

Roof - \$806,250 using 129 X \$6,250

It was clarified that even the three units under one roof were each classified as three units for the above calculation.

There being no further business the meeting was adjourned

**THE GARDENS AT HERITAGE GREEN
HOMEOWNER'S ASSOCIATION
Minutes of the Board Meeting
Sunday, March 8, 2009
at the home of Vic Zodda, 305 Callaway Court, TN 37421**

The Board of the Gardens at Heritage Green Homeowner's Association met on Sunday, March 8, 2009 at the home of Vic Zodda, 305 Callaway Court, Chattanooga, Tennessee 37421.

Vic Zodda called the meeting to order.

Those in attendance were:
Vic Zodda - President
Kenny Burnette – Vice President
Chris Stalans - Treasurer
Ursula Jenkins – Secretary

The following items were addressed:

I. Delinquent HOA Dues

Delinquent HOA dues were brought up by and it was decided that letters would be sent out in collection attempts of the HOA delinquent dues. bout it till the next meeting.

II. New Construction

The Board determined that they would post/e-mail to all that any future construction projects would need to be submitted to the Board through a Change Request Form to get approval before starting new planned outside improvement.

III. Budget

The annual budget plan was submitted by Vic Zodda.

IV. Committees

The Board determined they would meet with the Architectural Committee and Landscape Committee on Tuesday, March 10 at the offices of Crye-Leike, 1510 Gunbarrel Road to determine the course of action to be taken by them as well as setting standards.

V. Management Company

The Board determined that at this time we would not look for a Management Company. Also, did not feel it was necessary for an outside accounting audit.

VI. Insurance

It was determined the Board would need to purchase Performance Bonds for the protection of the Board members and the HOA.

There being no further business the meeting was adjourned

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There being no further business the meeting was adjourned

**THE GARDENS AT HERITAGE GREEN
HOMEOWNER'S ASSOCIATION
Minutes of the Board Meeting
Thursday, March 5
at the Home of Vic Zodda, 305 Callaway Court**

The Board of the Gardens at Heritage Green Homeowner's Association met on Thursday, March 5, 2008 from 6:30-8:00 P.M. at the home of Vic Zodda, 305 Callaway Court, Chattanooga, Tennessee.

Those in attendance were:

Vic Zodda - President

Kenny Burnette – Vice President

Chris Stalans - Treasurer

Ursula Jenkins - Secretary

Mike Gillespie (A position to be created) (via telephone)

Vic called the meeting to order. Several items were addressed at this first meeting.

I. Committee Formation and Outline of Direction

It was decided per the Master Deed, the Board would set up four committees (for which people will be asked to sign up with one person chairing. The chair person would become a Board member per the Master Deed.. The committee are as follows:

1. Insurance and Asset Management
2. Landscape and Common Area
3. Architectural Standards Committee
4. Finance and Accounting Committee
5. Relations Social Committee – We also thought it would be positive to have a Relations/Social Committee .

It was decided that we would e-mail/post at the postal unit for volunteers of the above committees. Ken Burnette handled out a flyer at this meeting regarding Community/Social Relations with your neighbors.

Mike Gillespie via e-mail sent us standards used in his community in Franklin, Tennessee on architectural standards and landscape standards.

II. Delinquent HOA Dues

It was decided at this meeting that we would prepare draft letters to those delinquent in some \$21,000.00 HOA dues. Also, Mike Gillespie sent the Board via e-mail the Procedure for Notification of Violation of Rules and Regulations he uses in Franklin, TN HOA. (There is a one time fee of \$200.00 in addition to \$130/month maintenance fee as allocated in the Master Deed).

III. Budget Proposal

Vic Zodda presented an annual budget proposal (attached). He also stated that as of Monday, March 2, 2009, when A.L. James handed the HOA over to the homeowners, there was \$119,054.98. To that he deposited on March 4, 2009 \$10,210.00 totaling \$129,264.08. There was discussion among the board as to moving the HOA account from First Tennessee Bank to another bank to draw a higher yield of interest and also, towards moving some of the money into a CD. Also, it was discussed that our income should grow this year, expenses are generally simple – they are for utilities, lawn maintenance, and insurance. We also talked about the two types of reserves we will need to allocate in the budget.

IV. HOA New Address

Kenny Burnette made a couple of trips to the post office and established the new HOA address as 800 Callaway Court, (Box 130), Chattanooga, Tennessee 37421.

V. Management Company (Pros and Cons)

There was discussion among the Board about the pros and cons of the management company at this time. We all decided we would think about it till the next meeting.

VI. Annual Corporation Report

The Board discussed that the Annual Corporation Report is due by April 1, 2009. The secretary would fill it out, change the registered agent's address and submit back to the board for signature and a check.

VII. Place to Meet for Future HOA Meetings.

The Secretary would find a place to meet in the future and upon inquiring around, a homeowner, Darlene Seay said we were welcome to use the Crye Leike office at 1510 Gunbarrel Road, Chattanooga, TN 37421 (423/892-1515) for future meetings.

VIII. Rental Amendment

It was discussed among the Board that there were many complaints about rental units. Mike Gillespie sent the Board via e-mail a copy of the Rental Amendment he used with the Franklin, TN HOA he was the President of.

IX Other Business

A question came up by the Board members as to whether the Bylaws to the Master Deed could be amended and re-recorded and we were told by counsel they could be. Also, a question came up as to whether the other builders (excluding A.L. James) could be fined HOA dues. We would find out for the next meeting.

There being no further business the meeting was adjourned

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Those in attendance were:

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Vic called the meeting to order. Several items were addressed at this first meeting.

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There being no further business the meeting was adjourned

**ORGANIZATIONAL ACTION OF
THE GARDENS AT HERITAGE GREEN
HOMEOWNER'S ASSOCIATION**

Adopted Effective March 2, 2009

Pursuant to the Master Deed for The Gardens at Heritage Green Condominiums (the "Master Deed") and the Charter and Bylaws ("Bylaws") of the Gardens at Heritage Green Condominium Association, Inc. (the "Association"), A.L. James Construction and Development, LLC ("Developer") gave all homeowners notice that he was calling a special meeting of the Members of the Association to elect a Board of Directors to succeed the Developer and to act for and on behalf of the Association.

The special meeting of the Members of the Association was held on March 2, 2009 at 2:00 p.m. at Brainerd Crossroads, Austin Street, Chattanooga, Tennessee (corner of Belvoir Avenue and North Terrace Drive.)

Election of Board.

IT IS RESOLVED, that the following persons are hereby elected to the Board of the HOA to serve until their resignation, removal or their successor be duly qualified and elected:

Vic Zodda – President
Ken Burnette – Vice President
Chris Stalans – Treasurer
Ursula Jenkins – Secretary
Mike Gillespie- (A position to be created)

Pursuant to the Bylaws of the Association, the remaining four (4) members of the Board of Directors are to consist of the Chairpersons of the four standing committees of the Association. The four standing committees of the Association are: Finance and Accounting Committee, Architectural Standards Committee, Insurance and Asset Management Committee and Landscaping and Common Areas Committee. The Chairpersons of those standby committees are to be elected by the respective members of those committees.

Copies of members of the HOA present at the meeting, Sunday, March 1 and Monday, March 2 are attached.

Adoption of a Fiscal Year.

FURTHER RESOLVED, that the HOA adopt a fiscal year for its accounting and tax purposes, and that such fiscal year end each February 31??

Adoption of Banking Connection.

FURTHER RESOLVED, that a depository and banking connection for the HOA, as designated by the Master Deed be used for the deposit and withdrawal of funds, and that the signature of two Board members are required to authorized to sign checks, drafts and other instruments of exchange on the HOA account. (First Tennessee Bank).

Registered Agent in Tennessee.

FURTHER RESOLVED, that Susan E. Rich is hereby appointed as the HOA's agent for service of process in Tennessee.

Other Items Discussed.

Management Company (pros and cons)
Exterminators/Pest control – Would like landscape committee to oversee this
Establishing existing contracts– There are no contracts in place
New landscaper, insurance – Landscape committee to get 3bids
Tax Returns – Mrs. James already filed for 2008
Corporation – Non Profit
Copies of Bank Statements/Checking Account signature cards
Establish Accounts payable due in March
Copies of Master Deed, Bylaws, Articles, plat/survey (recorded)
Committees and Committee Chairperson
HOA dues in arrear issues
Sprinkler issues – Landscape committee to take over these issues
Temporary Power Boxes – The Board would look into them
Non-conforming issues in neighborhood such as fences, dogs, parking on grass – The Architectural Committee will develop standards

These actions are made effective as of the 2nd day of March, 2009.

There being no further business the meeting was adjourned.

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