



THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
800 Callaway Court
Chattanooga, Tennessee 37421
NEWSLETTER- 5

June 18, 2010

DEAR ASSOCIATION MEMBERS:

This newsletter is being sent to you to keep you updated regarding events in our community.

1. HOA Payment Procedures - First Citizens Bank/Lockbox/Coupons/Collections/Delinquencies. As a reminder: Your payments are due the 1st of each month. Please use your coupons to send in your HOA payments and please mark on your check your street address (not unit #). The Bank knows nothing about unit numbers and cannot identify payments that way. Also, the Board frequently still gets checks mailed to the 800 Callaway address. **Please be sure and mail your payments to the lockbox address which is The Gardens at Heritage Green, P.O. Box 63305, Charlotte, NC 28263-3305. Please mail any correspondence only to the 800 Callaway Court address.** We have noticed that it takes approximately 5 days from the time HOA dues are put in mail and processed at the bank so please keep that in mind with the 20th of each month being the cut off for late fees. To be safe please mail your payments in on the 1st of each month.
2. Importance of HOA Dues. The Board has heard from several unit owners in the past that "the HOA can't possibly use their full amount of \$130/month." The HOA dues not only cover the operating expenses of the association, such as paying for garbage service, landscaping/mowing/pest control/water/electricity services, etc. but the balance of the money is put into reserves in the association's money market account for future replacement of roofs, repainting of units, street maintenance. Please see the attached current Profit and Loss Statement. We will be posting the Profit and Loss Statement once a month on the postal unit bulletin board. It will not be mailed each month.
3. Importance of Paying HOA Dues Timely: The Board takes its fiscal responsibility very seriously. Timely receipt of dues is necessary for the proper functioning of the Association. We believe unit owners are not aware of this but in order to sell or buy homes in our complex we are asked by respective closing agents to fill out a condo certification for each unit sold. As you know, lenders have become intensely strict. **One of the main questions asked on each and every certification is the amount of delinquencies the association has.** If the HOA has 15% or more delinquencies, no one can get a loan in our neighborhood and no one would be able to sell their unit for that same reason. In fact, this has already happened one time a couple of months ago where someone buying was declined their loan due to the high amount of delinquencies. The buyer actually had to wait till delinquents got caught up. So, as you can see it is extremely important that we collect fees in a timely fashion. The association will not make any false representations on the certificates and the delinquent numbers are reported accurately for each certification.
4. Landscape/Yard Issues. We have started remediation of yards. Problem areas have been identified. Thompson Brothers have been instructed a couple of weeks ago to remove all dead bushes and replace with new ones and will start this week. Also, they are to begin resodding starting the first alleyway with Bermuda grass and finishing in the back. Different areas of Bermuda grass are growing healthy while some other areas are not. A soil test has been sent to the UT Agriculture Department in Nashville and we are awaiting results. Yards with fescue grass issues will be repaired in the fall. Because of the rain, Thompson Brothers have had to start trimming and doing some mowing on Wednesdays as well as Thursdays. Until further notice, please leave your gates unlocked Wednesdays and Thursdays so they can get in to do the appropriate cutting and trimming. Also, we have a newcomer, Mike Andrews, who has offered to chair the landscape committee. We will post his contact information on the "committees list" at the postal unit. We are still looking for volunteers to help out on this important committee.
5. Repainting/Repair Issues. Shutters and gable vents that needed repainting have also been identified and have been repainted. Emanuel has started hand washing the gutters, soffits, and fascia. Those that don't come clean will be repainted. He has started on front of complex and will work towards back. Please leave your gates open and put your dogs up.
6. Street Party The social committee would like to have a street party/cookout in the Fall. If you would like to help with this please contact Kathleen Grimes or Jesse Goins. Their addresses can be found on the committees list which is on the Gardens website and posted at the postal unit.
7. Committees. The "Committees" list has been updated and has been posted on the bulletin board at the postal unit. You can find contact information there. Also, the association has a blog website which is www.callawaycourt.blogspot.com and our website containing documents (Master Deed/Bylaws, etc.) is TheGardensAtHeritageGreen.org. Both are continuously being updated.
8. Dogs/Cats/Trash/Cigarette Butts. Please remember to do your part and do not litter the greenways, sidewalks, streets with coke cans, beer cans, cigarette butts or any other type of trash. Please dispose of all trash items, cigarette butts, etc. in proper containers. Please help keep your neighborhood safe and beautiful. Please keep your pets on a leash and pick up after them.

9. Parking. Please remember to keep your vehicles parked in your garage/driveway. No commercial vehicles are allowed unless they are working on a unit. Also, no parking in grass. Our landscape/lawn expenses are the highest expenditure and we constantly have people driving/cutting through grass areas. If you encounter Stephens Garbage truck picking up, please back up and go the other way. Don't drive through the grass to get around them. Also no parking on roads. Doing so will prevent emergency vehicles, fire trucks, etc. from getting to their destination in case of emergency.

10. Thursdays – Trash and Mowing Days. Please be sure to put your trash on your driveway, not in grass so mowers will not have to stop to remove.

11. Fiber Optics/Cable/AT&T. The neighborhood is now fully hooked up to fiber optics which is being offered through EPB. If you have this installed please be on the lookout for signs the underground crew of EPB has cut the irrigation lines, such as no water coming out of sprinkler heads or water pooling in-between units. If you see anything like this please e-mail us/notify us immediately.

12. Neighborhood Watch. Ursula sent out information on the Neighborhood Watch to all e-mail addresses and posted at bulletin board with only a few responses. The Chattanooga Police Department's guidelines for a successful program is 50% participation. As always, stay alert, keep your eyes open. If you see anything suspicious please call the police at 698-2525. The Board is looking into starting up a neighborhood watch program in our community and will give you details as we get information in about this program. Please be sure to keep your doors down, car doors locked if you park outside. Do not keep valuables in your car. Take them inside.

13. Change Request Forms. Reminder: if anyone wants to make "outside" changes to or around their unit, the proper request form must be filled out and submitted to a member of the Architectural Committee. This document is the last page of the Rules and Regulations and can be found on The Gardens website under library documents. Changes should not be made until written approval is received from the Architectural Committee.

14. Speed Limit. We have had a lot of speeders of late. Per our rules/regulations and city ordinance, the speed limit is 25 mph. Please slow down, watch out for walkers, bikers, etc.

15. Contact Information. **Reminder: we have not received everyone's emergency contact information. Please mail your contact information to: The Gardens at Heritage Green, 800 Callaway Court, Chattanooga, TN 37421; ATTN Contact Info or to Ursula at ujenkins@bakerdonelson.com when you get a chance. Please provide us your name, street address, home phone, work phone, cell phone and e-mail address and we will update our records. Thanks for your help with this.**

Thanks

Norman R. Miller
President

The Gardens at Heritage Green CAI
Profit & Loss YTD Comparison
June 1 - 11, 2010

	Jun 1 - 11, 10	Jun 1 - 11, 09	Jan 1 - Jun 11, 10
Ordinary Income/Expense			
Income			
Donations	0 00	0 00	145 00
Late Fee Income	230 75	0 00	1 205 75
Member Monthly Assessment	16 504 78	2 882 33	98 430 51
Returned Check Charges	0 00	0 00	19 14
Total Income	16 735 51	2 882 33	99 800 40
Expense			
Bank Charges	16 32	0 00	1 363 51
Federal Taxes	0 00	0 00	542 00
Garbage Service	1 440 00	1 320 00	8 640 00
Insurance Expense	0 00	0 00	13 809 32
Landscaping and Groundskeeping	5 179 08	0 00	33 880 14
Pest Control	695 00	695 00	3 530 00
Postage and Delivery	0 00	0 00	162 28
Professional Fees			
Accounting Expense	250 00	0 00	500 00
Legal Fees	1 022 66	422 55	512 05
Total Professional Fees	772 66	422 55	12 05
Repairs and Maintenance			
Utilities			
Electric	0 00	158 40	667 58
Water			
Private Fire Protection	0 00	0 00	1 675 80
Water - Other	1 291 77	33 22	1 867 93
Total Water	1 291 77	33 22	3 543 73
Total Utilities	1 291 77	191 62	4 211 31
Total Expense	8,646.08	2,822.63	70,798.10
Net Ordinary Income	8,089.43	59.70	29,002.30
Other Income/Expense			
Other Income			
Interest Income	0 00	0 00	1 147 92
Total Other Income	0 00	0 00	1 147 92
Net Other Income	0 00	0 00	1 147 92
Net Income	8,089.43	59.70	30,150.22