

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

**Minutes of the Board Meeting
Monday, September 15, 2014**

The Board of Directors of The Gardens at Heritage Green Condominium Association, Inc. met on Monday, September 15, 2014 at Keller Williams Realty, 1200 Premier Drive, Chattanooga, Tennessee 37421 from 6:00 pm – 6:30 pm.

Attendance is as follows:

Norman R. Miller – President (present)
Margaret Lorimer – Vice President (absent)
Judy Webster – Treasurer (present)
Ursula Jenkins Secretary (present)
JoAnne Harbort – Chair Finance/Accounting Committee (present)
Jack Carney – Chair Landscape Committee (present)
Kenny Burnette – Chair Insurance/Asset Management Committee (present)
Lynda Hendrickson – Chair Architectural Committee (present)

Agenda for 9/15/2014 meeting is attached.

Unit Owners/Guests in attendance: Dale Carney.

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

1. Minutes. The Minutes for the previous August 18, 2014 regular board meeting were previously sent around via e-mail, reviewed by all and are attached to these minutes. Motion to approve the minutes were made by Judy Webster, seconded by Lynda Hendrickson and unanimously approved by the Board.

2. Architectural Committee. Lynda Hendrickson gave the Architectural Committee Report. The Architectural Committee partially approved a change request by Lynn Sims (466). She wanted to take down her privacy fence, extend a new picket white vinyl fence along the side of her house and then extend it out further toward the tree line. The committee approved the picket fence and approved lengthening the fence line next to her house. They denied her request to extend the fence out toward the tree line. The Architectural Committee report and sketch of 466 is attached.

Motion to approve Architectural Committee report was made by Judy Webster, seconded by JoAnne Harbort and unanimously approved by the Board.

3. Landscape/Maintenance Committee. Jack Carney presented the Board with the Landscape/Common Area Maintenance Committee report. Felker Landscaping is doing a great job. We should be receiving mulch at end of this week or next. Tim continues to paint but has been out of commission the past two weeks. TruGreen came out as promised and sprayed for weeds, etc. several times. The sprinklers should be cut off first of October.

Motion to approve Landscape Committee report was made by JoAnne Harbort, seconded by Judy Webster and unanimously approved by the Board.

4. Insurance/Asset Committee. Kenny Burnette gave the insurance report. Our homeowner's insurance is up for renewal. Our existing insurance - CAU gave us a quote of \$32,415.00 for one year. There were three local agents indicating they wanted to give us quotes for insurance coverage for 2015. None of the three came through. The Board at this time proceeded to unanimously approve the renewal of the CAU Insurance proposal for the period 9/24/14 to 9/25/15 at the annual premium of \$32,415.00 with the understanding that the only two changes in the renewal policy from the existing policy were: (a) the premium amount, and (b) coverage for acts of terrorism as outlined in their policy holder disclosure notice. (The amount of \$32,415.00 was already used in the calculation for the 2015 budget sent out to all unit owners 8/31/2014). CAU will most likely want 2 - 3 months upfront payment.

Motion to approve the Insurance/Asset Committee report was made by Lynda Hendrickson, seconded by JoAnne Harbort and unanimously approved by the Board.

5. Finance/Accounting Committee. JoAnne Harbort gave the Finance/Accounting Committee report. As of August 31, 2014 we had 2 unit owners past due 30 days. Our past unit owner continues to make attorney collection payments.

Motion to approve the Finance/Accounting Committee report was made by Jack Carney, seconded by Lynda Hendrickson and unanimously approved by the Board.

6. Treasurer. Judy Webster gave the Treasurer's report. (Copy of all financials attached to these minutes). The financials for August were reviewed. All checks written were signed by 2 people. Judy Webster stated the accounts were properly reconciled.

Motion to approve Treasurer's Report was made by Jack Carney, seconded by Lynda Hendrickson and unanimously approved by Board.

Jack Carney to give approval to the accounting company to do an audit/compilation for the past 5 years. All financials can be found on our website. Jack Carney also to contact security company regarding cameras.

There being no further business the meeting was adjourned. Motion to approve adjournment was made by Judy Webster and seconded by JoAnne Harbort.