

# Meadow Hill, Inc.

## Minutes of Executive Board Meeting

### August 24, 2022

#### **Executive Session**

The Executive Session convened at 12:08 PM by Property Manager Sheila Duncan. Board Members present: President Toni Dolan, Vice-President Ed Litke, Secretary Jim Fuda, and Directors Dave Faxon, Sandy O'Leary, and Ron King. Treasurer Dawn Faucher was not able to attend as she was travelling and out of the country.

[Per state law, voting on any issue discussed in Executive Session is done in Open Session of the Board of Directors meeting. See the Open Session notes below for any action necessary by the Board on any item discussed in Executive Session](#)

The Executive Session closed at 12:49 PM

#### **Open Session**

The Open Session of the Executive Board Meeting convened at 1:33 PM.

**Present were** President Toni Dolan, Vice-President Ed Litke, Secretary Jim Fuda, and Directors Dave Faxon, Sandy O'Leary, and Ron King. Treasurer Dawn Faucher was not able to attend as she was travelling and out of the country.

**Minutes** – Minutes of the July 20, 2022, Executive Board Meeting were unanimously approved by e-mail vote (7-0) on 06/27/2022 and are available on the Meadow Hill and Pitera Web sites.

**President's Remarks** – Toni Dolan thanked the Long-term Committee, Jim Fuda, Dave Faxon and Larry Abbott, for their research and hours of work in bringing this project to this point. Toni welcomed the Professional Team for the Aluminum Wiring Remediation Project and then turned the meeting over to Jim Fuda who provided opening remarks to the presentation by the Long-Term Committee and who introduced the Professional Team for the Aluminum Wiring Remediation Project.

#### **Information Presentation of the Aluminum Wiring Remediation Project**

A presentation prepared by the Long-Term Planning Committee (LTC) was made to the Board and those in attendance. Jim Fuda and Dave Faxon of the LTC along with Rob Bouvier of Bouvier Insurance (the Association's insurance agent), Bill and

Cassandra Thompson of AL Wire Projects (the contractor for the project), and Scott Sandler of Sandler & Hansen (the association's attorney) made the presentation.

The history of aluminum wiring, the risks, and the plan for remediation was presented. The presentation slides are attached to these minutes.

Unit Owners will be asked to approve the funding of the project which has been secured from Windsor Federal and Loan. The information packet and voting instructions will be mailed to Unit Owners at the end of the month.

A Unit Owner Meeting is scheduled for September 14<sup>th</sup> at 7 PM at the Clubhouse. The meeting will be for questions from unit owners and for the casting of votes.

Board Member Dave Faxon left the meeting at approximately 2:10 PM due to illness. A quorum of the Board was present for the remainder of the meeting.

### **Votes for Aluminum Wiring Remediation Project**

The Board acted to approve the loan, the assessment, and the contract with the contractor. The actions taken on each item were as follows:

- 1) Motion to approve resolution to authorize the loan transaction of \$700,000 with Windsor Federal Savings and Loan Association (Lender) in accordance with the commitment letter from the lender and dated August 10, 2022. Motion made by Jim Fuda, second by Ron King and approved by the Board (5- Yes, 0 - No). Members Faxon and Faucher did not vote as they were not in attendance.
- 2) Motion to approve the resolution to levy the assessment subject to ratification by a majority of Unit Owners and in accordance with the by-laws of the Association. Motion made by Jim Fuda, second by Ron King and approved by the Board (5- Yes, 0 - No). Members Faxon and Faucher did not vote as they were not in attendance.
- 3) Motion to approve the Contract Between Meadow Hill Condominium Association, Inc and ALwire Project Engineering, LLC dated and executed by ALwire on 8/23/2022 and authorizing a duly elected officer to execute the contract subject to approval of the unit owner's approval of the assignment of the assessment. Motion made by Toni Dolan, second by Ed Litke and approved by the Board (5- Yes, 0 - No). Members Faxon and Faucher did not vote as they were not in attendance.

## **Treasurer's Report**

Sheila Duncan provided a summary of the Financial Report on behalf of our Treasurer. She noted the overall finances are tight but tracking to budget. Through the end of July, we are underbudget Year to Date (YTD) by approximately \$1,000.

## **Maintenance Report**

Darien Covert reported that 57 Work Orders were closed and seven (7) are open and scheduled to be addressed. Pruning will begin next month, and the final application of fertilizer and grub control is being applied this week by Allied.

Projects from the Project List are scheduled to be done – paint wrought iron railings (50% complete), power wash paddock fence, jet washing sewer line at Units 100/102.

Tree work has been completed per recommendations of the Tree Committee - three trees removed, and three trees pruned.

## **Manager's Report**

Sheila Duncan of Imagineers reported activities performed and completed as reported in Board Packet – highlights are the loan application to Windsor Federal for the Aluminum Wiring Remediation Project, receiving proposals for healthcare plans for employees, coordinating insurance claim for Unit 227 HWN and notifying Unit Owner of #89 of the Board's approval of her mailbox replacement request. She will start the preparation of the draft 2023 budget on September 2<sup>nd</sup>.

## **Committee Reports**

- 1) Communication Committee - Toni Dolan reported on behalf of Gene Flynn, Committee Chair, who is on vacation. The Emergency Access plan, and signage is progressing. A mockup of the proposed signage was installed in Parking Area B for the Board to decide on reflective or non-reflective treatment.
- 2) Rules – Toni Dolan, Committee Chair, reported that the group is working on certain rules that overlap with the Long-term Committee and is hoping to have a draft set of revised rules in late Fall, once those conflicts have been resolved.
- 3) Social Committee – Sandy O'Leary, Committee Chair, acknowledged the effort of Dana Kubachka and Donna Whalen for today's social event and previous events.

## **Open Forum**

- 1) Roger Bouchard (Unit #171) received clarification that the brush hogging of the north slope is not scheduled for this year. The next scheduled time is in 2023. Jim Fuda will check on the schedule for application of pre-emergent application to prevent invasives from growing.
- 2) Linda Fillion (Unit #182) shared Anytime Sewer advised her that Drano should not be used by Unit Owners as it damages the older pipes we have in our complex. They advised a solution of 1 cup of Blue Dawn with boiling water applied once per month is a maintenance measure Unit Owners could do. Linda will submit this to The Lark to communicate to the Meadow Hill community.

## **Old Business**

- 1) Deck Inspections completed by Architects Hibbard & Rosa and is preparing the report for submission to the Board.

## **New Business**

- 1) The Board voted to approve the healthcare plan and a vision plan for Meadow Hill employees. Motion was made by Jim Fuda, seconded by Ed Litke to approve the Cigna-Oxford Silver healthcare plan and the Anthem Blue Cross Vision Plan of as presented by our insurance agent, Bouvier Insurance. Motion was approved by the Board (5- Yes, 0 - No). Members Faxon and Faucher did not vote as they were not in attendance.
- 2) Scott Sandler reported that the six garage units affected by the fire are separate units and not part of the Limited Common area. Imagineers and Scott will approach the Unit Owners to obtain copies of their HO6 policies and include their HO6 policies with the Fire Rebuild claim.

## **Adjourn**

Meeting was adjourned at 3:10 PM. Jim Fuda moved, Ron King seconded and approved by the Board (5- Yes, 0 - No). Members Faxon and Faucher did not vote as they were not in attendance.

**Time of adjournment** – 3:10 PM

**Minutes submitted by:** Jim Fuda

**Minutes approved by** email vote – 08/31/2022

**Attachments:**

- 1) Aluminum wiring Remediation PowerPoint Presentation
- 2) Board Resolution Concerning Assessment
- 3) Board Resolution Authorizing the Loan Transaction

**Email Votes – 07/21 to 08/23/2022**

The following votes were made since the last Board meeting and are recorded as part of these notes:

07/26/2022 – Motion to approve the Minutes of the Executive Board meeting of July 20, 2022. Motion by Dawn Faucher, second by Ed Litke. Unanimously approved (7-0).

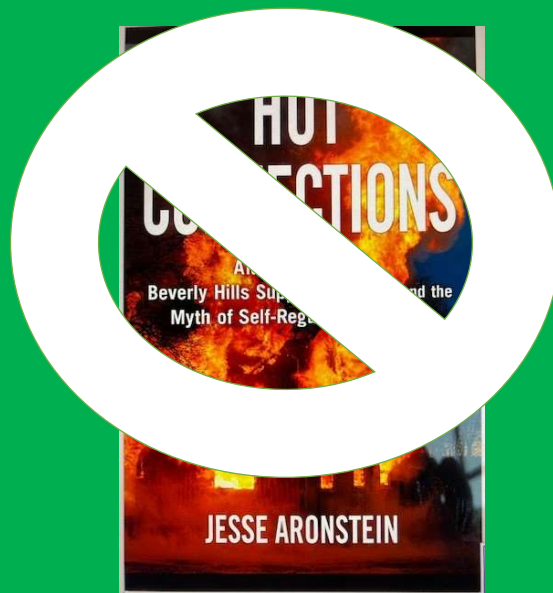
08/10/2022 – Motion to approve the variance request from Unit Owner #89 WHN for mailbox replacement as submitted with her variance request. Motion by Ed Litke, seconded by Toni Dolan. Unanimously approved (7-0).

08/22/2022 – Motion to approve the increase of Mike Curtis's hourly rate to adjust to market conditions as reported to the Board by Imagineers. Motion by Toni Dolan, second by Jim Fuda. Unanimously approved (7-0).

# KEEPING SAFE AND INSUREABLE AT MEADOW HILL

## *The Aluminum Wiring Remediation Project*

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## ALUMINUM WIRING FACTS

- ✓ BETWEEN 1965 AND 1976 ALUMINUM WIRE WAS USED IN TWO MILLION HOMES THROUGHOUT THE UNITED STATES
- ✓ MEADOW HILL UNITS WERE BUILT BETWEEN 1971 AND 1973 - A PERIOD OF HIGH CONTROVERSY OVER TESTING PROCEDURES BY UNDERWRITERS LAB
- ✓ IN 1978, ALUMINUM WIRING WAS NOT ALLOWED BY CODE NATIONALLY
- ✓ FEW INSURANCE COMPANIES WOULD COVER ANYTHING WITH ALUMINUM WIRING AFTER 1978. THAT'S THE POSITION MEADOW HILL HAS BEEN IN FOR DECADES; CONSIGNED TO AN INSURANCE POOL OF ONE COMPANY AND HIGH RATES

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## ALUMINUM WIRING FACTS

- ✓ APPROX 15 YEARS AGO, AN ATTEMPT WAS MADE AT MH TO SATISFY INSURANCE ISSUES BY INSTALLING ARC FAULT CIRCUIT INTERRUPTORS TO EACH UNIT'S ELECTRICAL PANEL. THIS PROVIDED INCREASED SAFETY BUT FAILED TO REDUCE OUR INSURANCE RATES!
- ✓ NOT UNTIL 2005 DID THE INSURANCE INDUSTRY AND THE CONSUMER PRODUCT SAFETY COMMISSION (CPSC) ENDORSE COPALUM CONNECTORS AS THE PREFERRED REMEDIATION METHOD BECAUSE COPALUM CONNECTORS HAVE HAD ZERO KNOWN FAILURES IN OVER 40 YEARS.

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## ALUMINUM WIRING CHARACTERISTICS

### ✓ IS IT SAFE?

- WITHIN THE WALLS, YES
- AT THE RECEPTACLES- THIS IS WHERE MOST PROBLEMS OCCUR

### ✓ WHY?

- ALUMINUM IS SOFTER THAN COPPER. IT EXPANDS AND CONTRACTS OVER TIME, AND IT TENDS TO OXIDIZE
- THESE CHARACTERISTICS LOOSEN CONNECTIONS AT THE RECEPTACLE CREATING DANGEROUS ARC CONDITIONS
- THE OLDER THE ALUMINUM WIRING SYSTEM THE MORE SUSCEPTABLE IT IS TO LOOSE CONNECTIONS THAT CAN CAUSE ARCING OR BURNOUT. THESE OFTEN CAUSE FIRES

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## THE SOLUTION

- ✓ THE BOARD HAS RETAINED THE ONLY CONTRACTOR IN OUR AREA THAT IS LICENSED TO INSTALL COPALUM CONNECTORS
- ✓ THE CONNECTORS WILL BE INSTALLED IN EACH AND EVERY RECEPTACLE, LIGHT SWITCH, CEILING LIGHT AND 110 V APPLIANCE WITHIN YOUR HOME
- ✓ A SPECIAL PATENTED TOOL IS USED TO FUSE THE ALUMINUM WIRE TO A COPPER PIGTAIL WIRE THAT ELIMINATES THE SOURCE OF ARCING

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# INSURANCE

## ROB BOUVIER BOUVIER INSURANCE

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### OUR CONTINUING INSURANCE PROBLEM

- ✓ THE FEW COMPANIES THAT COVER ALUMINUM WIRING, DO SO AT PREMIUM RATES
- ✓ THEREFORE MEADOW HILL ABSORBS ADDITIONAL DOLLARS TO ITS BUDGET EVERY YEAR CONTRIBUTING TO HIGHER HOA FEES
- ✓ MEADOW HILL ALSO FINDS ITSELF IN AN INSURANCE MARKET OF ONE COMPANY WITH NO LEVERAGE TO REDUCE RATES
- ✓ MH IS FACED WITH THE POTENTIAL OF 2023 INSURANCE PREMIUMS DOUBLING UNLESS A REMEDIATION PLAN IS IN PLACE
- ✓ THE BOARD UNANIMOUSLY AFFIRMED A DECISION TO MOVE FORWARD WITH THE ALUMINUM WIRING REMEDIATION PLAN FOR SAFETY, AND TO ADDRESS THE INSURANCE ISSUE

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# CONSTRUCTION

## BILL THOMPSON ALWIRING PROJECT MGMT

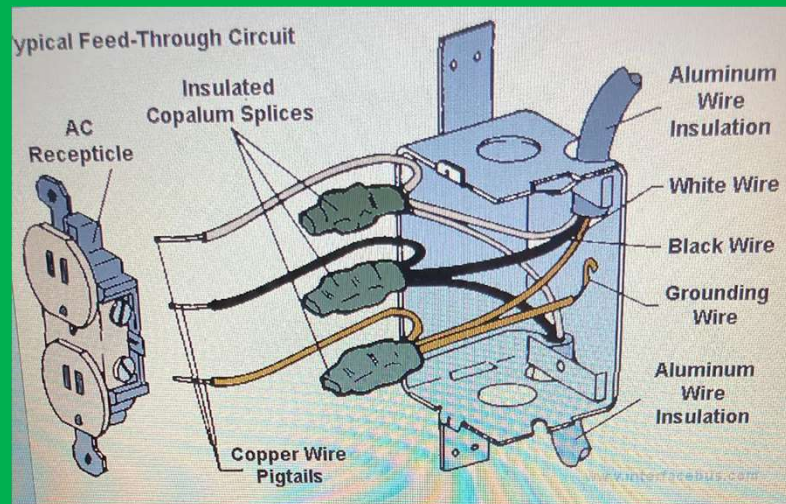
9

### THE “FIX”

- ✓ 10,000 LBS OF PRESSURE IS REQUIRED TO MAKE THE FUSION CORRECTLY. THIS IS CALLED A COLD WELD
- ✓ THE ELECTRICIANS ARE SPECIALLY TRAINED AND LICENSED TO DO THIS TYPE OF CONNECTION
- ✓ THE ENTIRE PROJECT WILL TAKE 6 – 8 MONTHS TO COMPLETE; AVERAGING 1 UNIT PER DAY, POSSIBLY 2 PER DAY

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# THE COPALUM CONNECTION



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## PROCESS AND FUNDING

**SCOTT SANDLER,ESQ**  
**SANDLER & HANSEN**

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## THE FUNDING AND FINANCES

- ✓ THE PROJECT BUDGET IS \$700,000
- ✓ \$5,183 IS THE AVERAGE COST PER UNIT  
(DISTRIBUTED ON THE BASIS OF SQUARE FOOTAGE)
- ✓ PAYMENT FOR THIS PROJECT WILL BE MADE  
BY SPECIAL ASSESSMENT TO EACH UNIT
- ✓ PAYMENTS ARE NOT DUE UNTIL THE PROJECT  
CONSTRUCTION IS COMPLETED (6-8 MONTHS)

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## THE PROCESS AND YOUR ROLE

- ✓ VOTE TO APPROVE THE FUNDING OF THE PROJECT
- ✓ PAYMENT FOR THIS PROJECT WILL BE MADE  
BY SPECIAL ASSESSMENT TO EACH UNIT
- ✓ PAYMENTS MUST BE MADE
- ✓ UNIT OWNER HAS OPTIONS TO PAY THEIR SPECIAL  
ASSESSMENT:
  - IN FULL 30 DAYS AFTER PROJECT COMPLETION
  - MONTHLY PAYMENTS WITH INTEREST FOR 10 YEARS
  - IN FULL AT ANY POINT DURING THE LOAN

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# **SUMMARY AND CLOSING**

**JIM FUDA  
MEADOW HILL**

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## **CLOSING REMARKS**

- **WHAT CAN YOU DO?**
  - Review the packet you will receive in the next few days
  - Ask questions of the Board or our professionals
  - Get informed
  - Vote – mail your vote, give your proxy, or vote at the September 14<sup>th</sup> Unit Owner Meeting

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# QUESTION AND ANSWER

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# Thank You!

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MEADOW HILL, INC.  
UNIT OWNER RESOLUTION APPROVING ASSIGNMENT OF COMMON CHARGES

I. Statement of Facts.

- A. The Association proposes to borrow up to \$700,000.00 from Windsor Federal Savings and Loan Association ("Lender") to fund an aluminum wire remediation project ("Loan").
- B. As a condition of the Loan, the Lender requires that the Association give the Lender an assignment of its right to future income, including the right to collect common charges.
- C. The Association wishes to give the Lender the assignment in order to obtain the Loan.

II. Statement of Authority.

Under Subsection 47-261e(e) of the Common Interest Ownership Act ("Act") and Article XVIII of the amended and restated declaration of Meadow Hill ("Declaration"), the Association can assign its future income, including its right to receive common expense assessments, upon an affirmative vote or agreement of Unit Owners having at least a majority of the total voting power in the Association.

III. Resolution.

NOW THEREFORE, IT IS RESOLVED That the Association, upon resolution of its Executive Board, and upon obtaining the approval of the requisite Eligible Mortgagees, if any, assign its right to future income, including its right to receive common expense assessments, as collateral for the Loan from the Lender, including all extensions, renewals and replacements of the Loan, subject to the following terms and conditions:

- 1. That the original principal amount of the Loan not exceed \$700,000.00.
- 2. That the interest rate on the Loan, in the absence of default, not exceed the greater of the following:
  - A. The Federal Home Loan Bank of Boston's 10/10 year Amortizing Advance Rate plus 1.75%; or
  - B. 5.30%.

3. That, after a construction term, the Loan be payable in monthly installments sufficient to amortize it over not more than 10 years.

Adopted by the Unit Owners of Meadow Hill, Inc., on AUGUST 24, 2022

  
Secretary, Meadow Hill, Inc.



MEADOW HILL, INC.  
BOARD RESOLUTION CONCERNING ASSESSMENT

I. Statement of Facts and Authority

- A. The Association wishes to raise the sum of up to \$700,000.00 to fund an aluminum wire remediation project .
- B. The Association has arranged for a loan from Windsor Federal Savings and Loan Association ("Lender") for an amount of up to \$700,000.00 ("Loan"). The Loan will be secured by an assignment of the Association's future income, including its right to collect common charges.
- C. The Loan will consist of two parts. The first part ("Construction Term") will last for up to 12 months. During the Construction Term, the Association will draw down funds on the Loan and will make monthly payments of interest only. At the end of the Construction Term ("Conversion Date"), the amount of the Loan funds that actually have been borrowed by the Association will become payable by the Association in equal monthly installments of principal and interest over 10 years ("Amortization Term").
- D. The commitment letter from the Lender ("Commitment Letter") provides that the interest rate on the Loan during the Construction Term will be set at WSJ. During the Amortization Term, the interest rate on the Loan will be set at the Federal Home Loan Bank of Boston's 10/10 year Amortizing Advance Rate plus 1.75%, but no lower than 5.30%.
- E. Since the actual interest rate on the Loan will not be calculated by the Lender until after this assessment is adopted, the Association has assumed, for the purposes of calculating the monthly payments that will be due on the Loan and the monthly payments due on this assessment, that the actual interest rate will be 5.30%.
- F. If the actual interest rate due under the Loan, either at the time of closing or after any adjustments during the term of the Loan as provided for in the commitment letter, varies by more than one-tenth of one percent (0.1%), then the Association will adjust the amount of this assessment and the monthly payments due under this assessment to reflect the actual rate.
- G. Payments of interest only on the Loan during the Construction Term will be provided out of the Association's regular annual budget.

- H. Since the total principal balance that will be owed on the Loan will not be known until the Conversion Date, the Association has assumed, for the purposes of calculating the monthly payments that will be due on the Loan and the monthly payments due on this assessment, that the total principal balance due will be \$700,000.00. Promptly after the Conversion Date, the Association will adjust the amount of this assessment and the monthly payments due under this assessment as needed to reflect the actual principal balance of the Loan.
- I. Some unit owners would like to pay their share of the costs in a lump-sum at once. Others wish to pay their share in installments by contributing to the repayment of the Loan.
- J. The Association wishes to accommodate the wishes of both groups and to reflect the impact of each payment plan on the amount the Association borrows.
- K. The Association, acting through its Executive Board, has the power to adopt assessments and to set repayment terms under Article XVII of the amended and restated declaration of Meadow Hill.

II. Resolution

NOW THEREFORE, IT IS RESOLVED:

- A. The Association shall levy an assessment of \$906,624.00 ("Assessment") to repay the principal and interest due on the Loan.
- B. Each Unit shall be responsible for the repayment of its share of the Assessment in 12 equal monthly payments, due and payable on the first day of the first month following the Conversion Date ("First Payment Date") and on the first day of the next 11 months. The Association will give notice to all Unit Owners not less than 30 days in advance of the Conversion Date. The date on which the notice is given is the "Notice Date." The assessment table attached hereto as Exhibit A ("Assessment Table") sets out the amount of each Unit's monthly payment of the Assessment.
- C. Any Unit Owner who wishes to prepay his or her share of the Assessment after the Conversion Date, may do so, at a discount, by paying the Association the prepayment amount for his or her Unit as shown on the Assessment Table, on or before the First Payment Date.
- D. Any Unit Owner who wishes to prepay his or her share of the Assessment during the term of the Loan, may do so after giving no less than 45 days advance notice to the Association. The Association may require the Unit Owner to pay a

non-refundable fee of up to \$250.00 to reimburse the Association for any fees or costs imposed by any third party, including but not limited to the Association's manager or the Lender, in connection with calculating and administering the prepayment and the re-amortization of the Loan. The prepayment shall be an amount calculated by multiplying the then outstanding principal balance remaining due on the Loan, less any sums collected by the Association for the repayment of the Loan under the Assessment but not yet paid to the Lender, by a fraction, the numerator of which is the undivided interest in the common expenses attributed to the Unit for which the prepayment is being made and the denominator of which is the sum of the undivided interest in the common expenses attributed to all Units which have not yet prepaid their share of the Assessment, including the Unit for which the prepayment is being made, plus their share of the accrued interest as of the date payment will be received.

- E. In the event that the interest rate on the Loan is set at closing, or after any adjustments provided for by the Commitment Letter, at a rate that is one-tenth of one percent (0.1%) or more above or below 5.30%, the Association shall adjust the Assessment to reflect the actual interest rate and the actual monthly payments due on the Loan. If the Assessment is adjusted, the Association shall promptly give written notice of the adjustment and the amounts due from each Unit to all of the Unit Owners.
- F. In the event that actual principal balance on the Loan as of the Conversion Date is less than \$700,000.00, the Association shall adjust the Assessment to reflect the actual principal balance and the actual monthly payments due on the Loan. If the Assessment is adjusted, the Association shall promptly give written notice of the adjustment and the amounts due from each Unit to all of the Unit Owners.
- G. Any shortfall in the collection of the entire Assessment due to bankruptcy, foreclosure, or uncollectability, or minor variations in the allocated interests of the Units due to rounding, shall be made up out of the Association's regular operating budget or out of a supplemental assessment against all Units in the community, including any Units that have previously prepaid.
- H. If the Loan is paid in full by virtue of any reason other than a refinancing prior to the expiration of the Assessment, the balance of the Assessment, beginning with the payment due in the month following the month in which the Loan is paid in full, shall be cancelled.
- I. If the Loan is paid in full by virtue of a refinancing, an assessment for the repayment of the new loan shall be adopted which shall equitably account for the balance due on the Loan and the Units and Unit Owners still subject to this Assessment.

- J. All payments due from the unit owners under the Assessment shall be, and hereby are deemed to be, included in the Association's current budget and each future budget adopted by the Association pursuant to Section 47-257(a) of the Common Interest Ownership Act, until the Assessment has been paid in full.

Adopted by the Executive Board of Meadow Hill, Inc., on AUGUST 24, 2022

  
Secretary, Meadow Hill, Inc.

**EXHIBIT A - ASSESSMENT TABLE**

Address*	Display Name	Ownership	Monthly Loan Pmt		Principal Amt	
			\$ 7,555.00		\$ 700,000.00	
			Monthly Loan Assessment		Assessment Prepayment	
7HN	Stoney Brook	0.007881	\$	59.54	\$	5,516.70
11		0.007881	\$	59.54	\$	5,516.70
15		0.006550	\$	49.49	\$	4,585.00
17		0.006550	\$	49.49	\$	4,585.00
19		0.006550	\$	49.49	\$	4,585.00
21		0.006550	\$	49.49	\$	4,585.00
27		0.008913	\$	67.34	\$	6,239.10
33		0.007881	\$	59.54	\$	5,516.70
49		0.007881	\$	59.54	\$	5,516.70
53		0.007881	\$	59.54	\$	5,516.70
57		0.007881	\$	59.54	\$	5,516.70
61		0.007881	\$	59.54	\$	5,516.70
65		0.007881	\$	59.54	\$	5,516.70
67		0.007881	\$	59.54	\$	5,516.70
73		0.007881	\$	59.54	\$	5,516.70
77		0.007881	\$	59.54	\$	5,516.70
81		0.008913	\$	67.34	\$	6,239.10
85		0.007881	\$	59.54	\$	5,516.70
89		0.007881	\$	59.54	\$	5,516.70
93		0.007881	\$	59.54	\$	5,516.70
97		0.006550	\$	49.49	\$	4,585.00
99		0.006550	\$	49.49	\$	4,585.00
103		0.006550	\$	49.49	\$	4,585.00
105		0.006550	\$	49.49	\$	4,585.00
113		0.005896	\$	44.54	\$	4,127.20
115		0.005896	\$	44.54	\$	4,127.20
129HN	Red Hill	0.007881	\$	59.54	\$	5,516.70
133		0.006550	\$	49.49	\$	4,585.00
135		0.006550	\$	49.49	\$	4,585.00
139		0.006432	\$	48.59	\$	4,502.40
147		0.008913	\$	67.34	\$	6,239.10
151		0.007881	\$	59.54	\$	5,516.70
153		0.007881	\$	59.54	\$	5,516.70
159		0.006432	\$	48.59	\$	4,502.40
161		0.006552	\$	49.50	\$	4,586.40

Address*	Display Name	Ownership	Monthly Loan Assessment	Assessment Prepayment
163	River View	0.006552	\$ 49.50	\$ 4,586.40
167		0.008913	\$ 67.34	\$ 6,239.10
171		0.008913	\$ 67.34	\$ 6,239.10
175		0.007881	\$ 59.54	\$ 5,516.70
179		0.006432	\$ 48.59	\$ 4,502.40
181		0.006550	\$ 49.49	\$ 4,585.00
183		0.006550	\$ 49.49	\$ 4,585.00
191		0.005896	\$ 44.54	\$ 4,127.20
193		0.005896	\$ 44.54	\$ 4,127.20
197		0.007881	\$ 59.54	\$ 5,516.70
199		0.007881	\$ 59.54	\$ 5,516.70
203		0.008913	\$ 67.34	\$ 6,239.10
217HN		0.008913	\$ 67.34	\$ 6,239.10
221		0.007881	\$ 59.54	\$ 5,516.70
23		0.007881	\$ 59.54	\$ 5,516.70
227		0.007881	\$ 59.54	\$ 5,516.70
229		0.007881	\$ 59.54	\$ 5,516.70
240HW		0.006432	\$ 48.59	\$ 4,502.40
242		0.006550	\$ 49.49	\$ 4,585.00
244		0.006550	\$ 49.49	\$ 4,585.00
248		0.007881	\$ 59.54	\$ 5,516.70
254		0.008913	\$ 67.34	\$ 6,239.10
258		0.008913	\$ 67.34	\$ 6,239.10
262		0.007881	\$ 59.54	\$ 5,516.70
264		0.007881	\$ 59.54	\$ 5,516.70
268		0.008913	\$ 67.34	\$ 6,239.10
272		0.006432	\$ 48.59	\$ 4,502.40
274		0.006550	\$ 49.49	\$ 4,585.00
276		0.006550	\$ 49.49	\$ 4,585.00
280		0.005896	\$ 44.54	\$ 4,127.20
282		0.005896	\$ 44.54	\$ 4,127.20
288		0.008913	\$ 67.34	\$ 6,239.10
292		0.008913	\$ 67.34	\$ 6,239.10
296		0.007881	\$ 59.54	\$ 5,516.70
298		0.007881	\$ 59.54	\$ 5,516.70
312		0.007881	\$ 59.54	\$ 5,516.70
314		0.007881	\$ 59.54	\$ 5,516.70
318		0.007881	\$ 59.54	\$ 5,516.70
320		0.007881	\$ 59.54	\$ 5,516.70

Address*	Display Name	Ownership	Monthly Loan Assessment	Assessment Prepayment
324	Village	0.008913	\$ 67.34	\$ 6,239.10
328		0.007881	\$ 59.54	\$ 5,516.70
330		0.007881	\$ 59.54	\$ 5,516.70
334		0.008913	\$ 67.34	\$ 6,239.10
6HS		0.005896	\$ 44.54	\$ 4,127.20
10		0.005896	\$ 44.54	\$ 4,127.20
14		0.007881	\$ 59.54	\$ 5,516.70
18		0.006550	\$ 49.49	\$ 4,585.00
20		0.006550	\$ 49.49	\$ 4,585.00
24		0.006432	\$ 48.59	\$ 4,502.40
28		0.007881	\$ 59.54	\$ 5,516.70
32		0.007881	\$ 59.54	\$ 5,516.70
40		0.008913	\$ 67.34	\$ 6,239.10
44		0.006550	\$ 49.49	\$ 4,585.00
46		0.006550	\$ 49.49	\$ 4,585.00
48		0.006550	\$ 49.49	\$ 4,585.00
50		0.006550	\$ 49.49	\$ 4,585.00
54	Adena Ridge	0.007881	\$ 59.54	\$ 5,516.70
66HS		0.007881	\$ 59.54	\$ 5,516.70
70		0.007881	\$ 59.54	\$ 5,516.70
74		0.006550	\$ 49.49	\$ 4,585.00
76		0.006550	\$ 49.49	\$ 4,585.00
78		0.006550	\$ 49.49	\$ 4,585.00
80		0.006550	\$ 49.49	\$ 4,585.00
84		0.007881	\$ 59.54	\$ 5,516.70
88		0.007881	\$ 59.54	\$ 5,516.70
90		0.008913	\$ 67.34	\$ 6,239.10
94		0.007881	\$ 59.54	\$ 5,516.70
96		0.007881	\$ 59.54	\$ 5,516.70
100		0.007881	\$ 59.54	\$ 5,516.70
102		0.007881	\$ 59.54	\$ 5,516.70
106		0.006550	\$ 49.49	\$ 4,585.00
108		0.006550	\$ 49.49	\$ 4,585.00
112		0.006432	\$ 48.59	\$ 4,502.40
120		0.007881	\$ 59.54	\$ 5,516.70
122		0.007881	\$ 59.54	\$ 5,516.70
126		0.005896	\$ 44.54	\$ 4,127.20
128		0.005896	\$ 44.54	\$ 4,127.20
136		0.007881	\$ 59.54	\$ 5,516.70

Address*	Display Name	Ownership	Monthly Loan Assessment		Assessment Prepayment
138		0.007881	\$	59.54	\$ 5,516.70
142		0.006550	\$	49.49	\$ 4,585.00
144		0.006550	\$	49.49	\$ 4,585.00
146		0.006550	\$	49.49	\$ 4,585.00
148		0.006550	\$	49.49	\$ 4,585.00
150		0.007881	\$	59.54	\$ 5,516.70
162		0.005896	\$	44.54	\$ 4,127.20
164		0.005896	\$	44.54	\$ 4,127.20
168		0.007881	\$	59.54	\$ 5,516.70
170		0.007881	\$	59.54	\$ 5,516.70
174		0.008913	\$	67.34	\$ 6,239.10
179		0.007881	\$	59.54	\$ 5,516.70
182		0.006550	\$	49.49	\$ 4,585.00
184		0.006550	\$	49.49	\$ 4,585.00
186		0.006550	\$	49.49	\$ 4,585.00
188		0.006550	\$	49.49	\$ 4,585.00
	<b>Each Garage Unit</b>	0.0003815	\$	2.88	\$ 267.05

\*Address: Hollister Way North (HN); Hollister Way South (HS); Hollister Way West (HW)