

SWCC Board Meeting

The 11th, November 2023 meeting of Sunlight Waters Country Club Board of Director's was in person and called to order by the President at 10:00 am.

1. CALL TO ORDER

2. ROLL CALL.

Dave Korpi (President), Brandy Lobdell (Vice President), Donna Mayo (Secretary/Treasurer), Bill Porter(Trustee),Doyle Beekley (Trustee), Jerry Ihrke (Trustee), Mike Josenhans (Trustee)  
Zoom- Jeannine Takaki (Trustee)

3. AGENDA APPROVAL

4.Previous board minutes are approved after a motion was made and the motion was seconded.

5. TREASURER REPORT NOVEMBER 11/2023 Statements for October 2023

Total for all accounts **\$193,491.45**

REGULAR CHECKING

XXXXXX6246 Free Business Checking 30,307.56

3 Deposits/Credits 11,108.47 Average Ledger 27,113.29 23

Checks/Debits 6,421.92 Average Collected 26,782.27

**Current Balance 30,307.56.** Previous Balance 25,621.01

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DEBIT CARD ACCOUNT

XXXXXX6253 Free Business Checking 578.92

1 Deposits/Credits 1,800.00 Average Ledger 890.07 11

Checks/Debits 2,251.17 Average Collected 890.07.

**Current Balance 578.92.** Previous Balance 1,030.09

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BRIDGE ACCOUNT

XXXXXX5936 Business Savings 11,351.06

Deposits/Credits .00 Average Ledger 11,350.59 Checks/Debits .00 Average Collected 11,350.59.

Interest Earned .47 Interest Paid .47 Annual Percentage Yield Earned 0.05%

**Current Balance 11,351.06** 2023 Interest Paid 1.06. Previous Balance 11,350.59

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#### REGULAR SAVINGS

XXXXXX0743 Business Savings 99,143.08

Deposits/Credits .00 Average Ledger 99,139.00 Checks/Debits .00 Average Collected 99,139.00

Interest Earned 4.08 Interest Paid 4.08 Annual Percentage Yield Earned 0.05%

**Current Balance 99,143.08** 2023 Interest Paid 32.96. Previous Balance 99,139.00

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#### RESERVE ACCOUNT

Business Savings Account Number XXXXXX9479

Deposits/Credits .00 Average Ledger 52,108.70 Checks/Debits .00 Average Collected 52,108.70

Interest Earned 2.14 Interest Paid 2.14 Annual Percentage Yield Earned 0.05%

**Current Balance 52,110.84** 2023 Interest Paid 30.13. Previous Balance 52,108.70

Discussion: What is the purpose of each account. Operating account is for payments, Reserve for planned expenses, Bridge savings, Debit card is also Operating account with low balance for electronic payments. Regular saving is money deposited to checking and transferred to savings, that are not currently needed.

Motion to approve Treasurer report. Motion second passes.

#### 6. FACILITY MANAGER REPORT – Erin

a. Correspondence – Incoming / Outgoing – Special Assess. Now at 84% collected, please send in your payment ASAP to avoid finance charges issued each month.

b. Accounts in Arrears / Liens / Collections – down to 44 accounts, totaling \$42,941.75

c. Enforcement of CCR’s / Bylaws – no new complaints

d. Foreclosure update from Atty – 2 accounts out of 4 paid in full, 2 have not communicated anything yet.

e. Professional HOA Management Update – received 2 bids, third company denied us, looking for more bids.

#### **Old Business**

#### 7. COMMITTEE REPORTS

Community - Community – Brandy-Trunk or treat, 30 kids came by, had fun, got photos.

Next event is the Christmas parade of lights 2nd week of December. Does anybody know Santa? Carl? It will be, will be same weekend as HOA meeting. Donna won the gift card for decorating and used it to purchase towels for the clubhouse.

Bridge - Mike - Tommer Came out to take a look , another one will try to come out before winter. Tommer came out I added handrails, that was it. Dave; see if you can get some response from them, I'm concerned about the amount. Mike; I want 3 bids, Dave: yes, but don't know if we can get 3 bids.

Snowplow Contract – Mike-Under contract with NW Landscape, same as last year, not on call-in, full service. We are under contract but forgot to get insurance and license info so I'm getting that.

Roads – Mike-Wait until further in the year.

Pool – Donna/Jerry - Pool is empty, need to figure out budget for next year.

Dam - Doyle -DOE wanted another inspection done, got that done, next one is in May. Have some log sheets, can put in office to be compliant.

Audit – Erin/Donna - still no response. Erin will follow back up.

Reserve Study – Donna- I will fill out some online forms and get some other Reserve study companies to give us bids. We're due for a level 1 study again, which is more expensive, but some companies offer discounts for doing all 3 levels with the same company.

Budget –Donna -There is no change to the budget currently.

Signs-Replacement – Mike asked for volunteers to mark where posts are shot. It might be pretty spendy, there's a lot of them, more than I originally thought. Some signs are completely dated. Some may be county signs. We'll make a map with a list, and inventory. Jerry Had some Ideas he will present later.

Showers – Jerry-Finish in the spring for fire inspections.

Caretaker Vehicle Pad – Jerry Rules and Regulations – Jerry

Much discussion regarding an RV Pad next to the fire station. More information needs to be gathered as far as the cost of the project is concerned. How we will manage the Caretaker. Employee and lease agreement. If we go forward in the near future will retain a lawyer to write the employee/lease contract.

Rules and Regulations – Jerry Dave: gov docs for HOA: cers, bylaws, articles of incorp, and Rules and Regs we don't have. WE have polices, but not rules and regs, what I've come to realize is that we can't fine people for rules and regs. Bridge update – Dave

Bridge update – Dave-??? continues to say she's aware and is getting to it.

Governance-Jerry- Nothing new but have time now. Jeannine has agreed to be on the committee.

## New Business

### a. Tree Removal at Lower Lake – Dave

Doyle: wasn't here for the meeting why are we doing that to open up for parking?

Dave: .. yeah Doyle: I was going to volunteer to take that on, but anyway that's an option if that's what that was about.

Dave: yeah another issue , I asked wilderness ridge to give me a price on that. To take all down and haul away \$1200.

Bill: not bad, they are doing us favors

Dave: yeah I'm having them take down some of mine too, other thing is on east side of road. Anyway so there's those trees, we continually need to have Western shore of lower lake cleaned up, and its been cleaned off couple years ago, but grows pretty quick.

Mike: should keep it open from pipe to the South.

Dave: we are supposed to keep whole dam face clear, not just from trees but brush etc in order to visually tell what level dam is at. I guess I don't have anything other than East end of lower lake have \$1200 bid to take all those trees out. I don't really need , but does anybody feel like we need to take those trees down now? Or would you prefer I ask about the trees on the east side of the road?

Doyle: I don't understand the purpose of the trees on the west side of the road...

Dave: I know you got a new chainsaw!

Doyle: in the box!

**Foreclosure continuation**-Dave: this is something that the attorney asked us, we voted to send 5 accounts that they would take all the way whatever it takes, anyway, according to Erin we have 2 that have paid due to pressure put on them. We have 2 that were unresponsive.

Jerry: are we interested in bidding on that?

Dave: we would have that option. I can't tell from the way the title report goes on whether we would get anything on that. I think all liens are extinguished after tax auction.

Jerry: on the tax auction? If it sells for more than that we are entitled to go after funds.

Dave: yeah, we would go after it. If you think about things now with the appreciation of the property....

Jerry; depending on which lot too, we had one over here... Dave: but the issue is the other one we don't have a response yet, the attorney asked do we want to go to the next steps? We can proceed into foreclosure. Attorney recommends that we go forward with it, there's nothing in the ... foreclosures are different than lawsuits, you can't really defend them, if you owe the money there's nothing really you can do. The attorney feels like there is no risk about prevailing in this case, and there's a lien on the property. In this case we have adjusted the account, and it is now just for assessments that are due. I told her, go ahead and proceed, but they are trying one more time for response before taking that final step. So the good news is that we had 5 and we have now 1 to pursue all the way. There's one more piece of information, there's another one that is going into mortgage foreclosure that we will get paid on, Erin can you speak without identifying?

Erin: Yes, our lien would remain.

Dave: Now the foreclosure amount has now gone up to \$2k for the foreclosure process. Up until then you can lien it but can't go any further. Now we have 3 accounts that are above that amount.

Erin: yes 3 accounts above threshold

Dave: I think we have had such good results from this that I would recommend we also turn these 3 other accounts over to attorney for collections. And consider that a motion. I can't give you names but I can give the amounts, ... Erin?

Erin: yes, some are double lot accounts not sure if that matters... \$2785, \$4790, and \$6219.

Dave: Now in one of those cases the owner has applied and has a senior discount with property tax at the county. Puts it at 20% of the property tax bill.

Jerry: What she just gave us is the amount owed to us?

Dave: yes, what they owe us

Jerry: you just brought in property tax?

Dave: yes, I am just bringing in a piece of information, but in any event, these are all accounts that go back ... but not more than 6 yrs., if you don't collect within 6 yrs. it becomes unrecoverable.

Erin

Dave: well not trying to rub anyone's noses in it but unless the Board is diligent in recovering debt then we lose a lot of money, and we have lost quite a bit due to boards not willing to pursue, we ought to total that up, we are having to account for it with budgeting to account for debts that were written off as unrecoverable, so I would like to make a motion that we are going to send these 3 accts to attorney, do I hear a 2nd?

Donna; so, at any time we could say this person that doesn't have the funds we can have this person work out a payment plan?

Dave: yes

Donna: I know the paperwork gives them options for how to take care of the debt.

Dave; how many times have we mailed a statement? Erin?

Erin: every month since due date 3/31

Dave: we have issued a policy that we are sending statement monthly, never had that before

Dave: Is there any payment policy with attorney?

Erin: I will ask

Dave: motion to send these 3 to attorney

All say ay?

Motion passes

Dave : Dave requests an upgrade to the Quick books accounting program to include QuickBooks budgeting. There was a discount on the 1st 3 months when we stated this, right now QB costs \$111 per month, if we go to next step would cost \$141, extra \$30 per month.

Dave: I would recommend this change; has it been seconded?

All in favor?

Ay, all

Motion passes

Dave: Next thing is TBD new biz.... Anybody else have anything?

Donna: When we got our mini split somebody had the comment it should have a cover over it, so should we put a cover over that? Snow slides right on it. No resolution, some ideas and donations to resolve it.

Dave: Member open floor;

Question regarding default, foreclosed properties. Answer: We are working with attorneys.

Question regarding a deer shooting in or around SWCC. Answer: No witness has come forward. The police were not called. Dave will talk to the parties involved.

Question regarding a park area between the lakes. Answer: volunteer board members are looking into a park area in the open grass on upper lake to include a sandy beach, gazebo, and picnic tables.

Do we have any executive session required? Hearing none, motion to adjourn and a second. Motion passes.

Meeting was adjourned at ??? A.M.