

**Fandel Farms Condo Homeowners Association Meeting**  
**Saturday, January 24, 2015**

Present: Kent Smith (115); Gretta Dickey (107); Sharon Peterson (111); Dale Fishburn (203); Lee Ann Isbell (206); Peg Reed (202); and Nathan Isenberg (204)

President Peg Reed called the meeting to order at 5:07 p.m.

Minutes from the October 2014 meeting were presented by Secretary Lee Ann Isbell. Dale Fishburn made a correction that his last name was misspelled in the October minutes. Sharon Peterson made a motion to accept the minutes. Kent Smith seconded. Motion passed.

Nathan still needs insurance updates from some homeowners. He will make a list and contact those individuals.

HOA insurance options were discussed. Peg and Nathan are still exploring options to save the Association money. Our policy runs out in April 2015. We currently have a \$500 deductible and have never submitted a claim to Country Companies. We pay \$11,646 annually to Country Companies. We are considering raising the deductible to \$1,000. Still many questions. Peggy and Nathan will call Country Companies and State Farm. The board will meet to make the final decision prior to April 2015.

The increased dues went to effect 1/1/2015.

Treasurers Report: Nathan presented the 2015 budget and December 2014 report.

Projects: The board discussed upcoming projects that need to be addressed in the Spring. We must do the driveway at 201 per the contract of sale. Peg will schedule this by July 2015. Peg reported that she had her own light post fixed. The light posts at 204 & 210 need repaired yet. We also need to make a decision regarding the driveways that need either caulked or replaced. There are a few sidewalks (206, 204, and others) that need caulked. Future projects will be completed based on available funds and potential savings from changing insurance. The concrete work to 210, 213, 214 was done last fall.

Waggoner's (103) are selling their condo. The prospective buyers contacted Peggy and Nathan regarding their inspection. They wanted the association to grade and landscape around the side/rear of the unit, noting moisture issues. Nathan will send a letter stating that we will rectify the issue with grading.

Next meeting: April 19, 2015 at 2:00 p.m.

Meeting adjourned at 6:00 p.m.