

**MONTGOMERY MEADOWS HOMEOWNER ASSOCIATION  
ANNUAL MEETING MINUTES  
MONDAY, JANUARY 12, 2004**

- 1.) **CALL TO ORDER:** The Annual Meeting was called to order at 7:05 p.m. by Wally Rugh, Board President.
- 2.) **ATTENDANCE:** Board Members: Wally Rugh, Rodg Gerhardt, Thelma Bikulcius, Mo Trabout, Jay Blount and Debbie Wallace. Jack Dodd was absent. In total there were 27 units represented in person or by proxy.
- 3.) **OFFICER OR COMMITTEE REPORTS:**
  - A.) **Wally Rugh – Board President:** Wally Rugh gave a brief presentation and welcomed everyone to the Annual Meeting. Wally Rugh thanked all homeowners for attending the Annual Meeting. Brief discussion of moles was discussed.
  - B.) **Thelma Bikulcius – Treasurers Report:** Cash in the operating account as of December 31, 2003 was \$4,744.30. Cash in the reserve account as of December 31, 2003 was \$26,087.47.
  - C.) **Mo Trabout – Nominating Committee Chairperson:** Nominees are Thelma Bikulcius and John Britton. Two nominees for two open positions on the Board. Board member terms were up for Thelma Bikulcius and Rodg Gerhardt.
  - D.) **Wally Rugh gave a brief discussion regarding the fee increase in the monthly fees for 2004 and additional funding for reserves. The additional funding for reserves can be paid in one lump sum or the homeowner can make two installments.**
- 4.) **Election of Trustees:**
  - A.) **Thank you to Thelma Bikulcius and Rodg Gerhardt for three years of service.**
  - B.) **Nominees: Thelma Bikulcius and John Britton. There were no nominations from the floor. Each nominee was given time for a brief introduction.**
  - C.) **Election Results: Thelma Bikulcius and John Britton were elected to the Board.**

**5.) Old/New Business:**

- A.) 2004 Landscaper – Shayler Creek Landscaping**
- B.) 2004 Snow Removal Company – Shayler Creek Landscaping**
- C.) Service Request Forms: Homeowners were reminded to always use a service request form to report routine service needs.**
- D.) Parking/Lottery: the lottery was held and the following units were awarded parking spots for one year – 302, 702, and 803. Each year at the annual meeting the lottery is held and these spaces are for one year.**
- E.) Communications: A copy of the monthly Board Meeting Minutes are sent to all homeowners and residents. If a homeowner has an individual concern, question or problem that they would like to address with the Board – they should send written notification to Management Plus and can be placed on the agenda for the monthly meeting.**
- F.) Winter Preparation: Please be sure your home is prepared for winter. Please bring in all water hoses; please be sure your outside spigot is turned off. If your unit does not have water shut off valve we highly recommend that you have one installed at the owner's expense. Please be sure to leave the heat on in your unit when traveling or when the unit is vacant.**
- G.) Insurance: All homeowners are reminded to check with your insurance agent to be sure that you have adequate insurance protection. Homeowners are encouraged to have the recommended coverage's, additional coverage's may also be recommended by your insurance agent: HO6 insurance policy with loss assessment coverage, water & sewer back-up, flood coverage (surface water), earthquake coverage, glass breakage coverage, betterments and improvements at a minimum of \$20,000.00, special assessment coverage, liability coverage, personal contents coverage, etc. Homeowners are responsible for the immediate clean up of the unit. Homeowners should immediately notify your homeowner's insurance agency when you have claim. Homeowners should immediately notify the Association when you have a claim. Written notification should be followed up with Management Plus. The homeowner would be responsible for any and all deductibles. The minimum deductible is \$1000.00.**

- H.) **Correspondence:** All mail for Management Plus should be mailed to 285 Northland Boulevard Cincinnati, Ohio 45246, sent by fax to 513-326-2554 or sent by e-mail to [Lisa.Bloomer@mprs.net](mailto:Lisa.Bloomer@mprs.net).
  - I.) **Homeowner Fees:** All payments should be mailed to P.O. Box 691440 Cincinnati, Ohio 45269-1440. Please do not send any correspondence to this address as this address is Provident Bank.
  - J.) **Emergency Answering Service – 513-618-8166.**
  - K.) **The major accomplishments of 2003 were reviewed.**
  - L.) **The homeowners were given an updated copy of the reserve study of 2001 – 2005.**
  - M.) **Exterior Common Lighting:** Rodg Gerhardt of 101 will continue to take care of the common exterior light bulb replacement. If you need a new light bulb, please contact Rodg Gerhardt at 792-9222. Thank you to Rodg for all his help and savings to the Association by taking care of the exterior light bulb replacements.
- 6.) **Adjournment:** With no further business to discuss the meeting adjourned at 7:30 p.m.
  - 7.) **Organizational Meeting:** Immediately following the annual meeting a brief organizational meeting was held.

<b>Walter Rugh</b>	<b>President</b>
<b>Debbie Wallace</b>	<b>Vice President</b>
<b>Thelma Bikulcius</b>	<b>Treasurer</b>
<b>John Britton</b>	<b>Secretary</b>
<b>Maurice Trabout</b>	<b>Member at Large</b>
<b>Jack Dodd</b>	<b>Member at Large</b>
<b>Jay Blount</b>	<b>Member at Large</b>

**Committees:**

**Architectural Chairpersons – Thelma Bikulcius and Jay Blount**  
**Budget Committee – Jay Blount, Thelma Bikulcius and Mo Trabout**  
**Nominating Committee – John Britton and Thelma Bikulcius**

**The Board agreed that the monthly Board Meetings will continue on the second Monday of each month at 7:00 p.m.**

**Minutes submitted by Lisa Bloomer of Management Plus Realty Service**

MONTGOMERY MEADOWS HOMEOWNERS ASSOCIATION  
RESERVE STATEMENT  
12/31/2004

Reserve Balance 12/31/2003 was \$26,087.47

Item	Income	Expenses	Balance
Funds from Checking	\$21,484.00		
Extra Funding Reserves 2004	\$23,115.00		
Interest	\$284.74		
Termite Treatments & Renewals		\$ 10,720.33	
Seal coating		\$ 600.00	
Roofing		\$ 9,804.00	
Painting - 1001 - 1300		\$ 9,230.00	
Concrete		\$ 5,989.25	
Garage Doors		\$ 575.00	
Gutters and Downspouts		\$ 20,892.00	
Tree Trimming & Removal		\$ 10,576.95	
Siding		\$ 980.00	
Contingency - railings		\$ 1,350.00	
<b>Totals:</b>	<b>\$44,883.74</b>	<b>\$ 70,717.53</b>	<b>\$253.68</b>

Reserve Balance 12/31/2004 was \$253.68

# ACORD CERTIFICATE OF LIABILITY INSURANCE

OP ID DS DATE (MM/DD/YY)  
MONTME1 12/26/03

**PRODUCER**  
 Mariemont Insurance, Inc.  
 5725 Dragon Way #200  
 Cincinnati OH 45227-4519  
 Phone: 513-271-4060 Fax: 513-271-4398

**INSURED**  
 Montgomery Meadows Homeowners  
 Management Plus  
 285 Northland Blvd.  
 Springdale OH 44113-1454

**THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.**

**INSURERS AFFORDING COVERAGE**

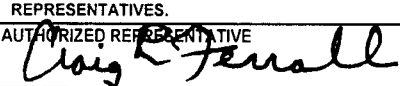
INSURER A: Travelers Insurance Companies  
 INSURER B: Ohio Casualty Group  
 INSURER C:  
 INSURER D:  
 INSURER E:

**COVERAGES**

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A	<b>GENERAL LIABILITY</b>	I-680-2786W329-TIA-04	01/01/04	01/01/05	EACH OCCURRENCE	\$ 1,000,000
	<input type="checkbox"/> COMMERCIAL GENERAL LIABILITY				FIRE DAMAGE (Any one fire)	\$ 300,000
	<input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR				MED EXP (Any one person)	\$ 5,000
	<input checked="" type="checkbox"/> <b>Business Owners</b>				PERSONAL & ADV INJURY	\$ 1,000,000
					GENERAL AGGREGATE	\$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:				PRODUCTS - COMP/OP AGG	\$ 2,000,000
	<input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC					
A	<b>AUTOMOBILE LIABILITY</b>	I-680-2786W329-TIA-04	01/01/04	01/01/05	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
	<input type="checkbox"/> ANY AUTO				BODILY INJURY (Per person)	\$
	<input type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per accident)	\$
	<input type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident)	\$
A	<input checked="" type="checkbox"/> HIRED AUTOS					
A	<input checked="" type="checkbox"/> NON-OWNED AUTOS					
	<b>TRUCK LIABILITY</b>				AUTO ONLY - EA ACCIDENT	\$
	<input type="checkbox"/> ANY AUTO				OTHER THAN EA ACC	\$
					AUTO ONLY: AGG	\$
B	<b>EXCESS LIABILITY</b>	BXO0352547540	01/01/04	01/01/05	EACH OCCURRENCE	\$ 10,000,000
	<input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE				AGGREGATE	\$ 10,000,000
	<input type="checkbox"/> DEDUCTIBLE					\$
	<input type="checkbox"/> RETENTION \$					\$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>				WC STATUTORY LIMITS	OTH-ER
					E.L. EACH ACCIDENT	\$
					E.L. DISEASE - EA EMPLOYEE	\$
					E.L. DISEASE - POLICY LIMIT	\$
A	<b>OTHER</b>	I-680-2786W329-TIA-04	01/01/04	01/01/05	BUILDING	5,280,842
	PROPERTY FLOOD \$100,000				EARTHQUAK	6,072,968

**DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS**  
 DIRECTORS & OFFICERS LIABILITY - \$1,000,000/1,000,000  
 UNIT OWNER: BRIAN DWYER  
 UNIT ADDRESS: 302 SHAKERDALE ROAD# CINCINNATI, OH 45242

<b>CERTIFICATE HOLDER</b>	N	<b>ADDITIONAL INSURED; INSURER LETTER:</b>	<b>CANCELLATION</b>
		DWYERBR	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL <u>10</u> DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.
NORWEST MORTGAGE ISAOA ATIMA P.O. BOX 6502 SPRINGFIELD OH 45001			AUTHORIZED REPRESENTATIVE 

**MONTGOMERY MEADOWS HOMEOWNERS ASSOCIATION**  
**ANNUAL MEETING**  
**MONDAY, JANUARY 12, 2004**  
**AGENDA**

- 1.) Call to order: 7:00 p.m. by President Wally Rugh
- 2.) Introductions:
  - a.) Board Members: Wally Rugh, <sup>107c</sup> Rodg Gerhardt, Thelma Bikulcius, Jack Dodd, Jay Blount, Mo Trabou and Debbie Wallace.
  - b.) Complete Property Management Group, Inc. D.B.A. Management Plus Realty Service – Lisa Bloomer.
  - c.) Introduction of all homeowners.
- 3.) Attendance Taken: To determine if we have enough units represented in person or by proxy to have a quorum. *need 12 had 21 present or proxy (13 present)*
- 4.) Proof of Notice: See attached
- 5.) Approval of Minutes – January 13, 2003: See attached
- 6.) Officer or Committee Reports:
  - a.) Wally Rugh – Presidents Report
  - b.) Treasurer Report - Balance 12/31/2003
- 7.) Election of Trustees:
  - a.) Thank you to Board Members: Terms are complete for Rodg Gerhardt and Thelma Bikulcius.
  - b.) Nominees: John Britton and Thelma Bikulcius – Two positions available for a three-year term.
  - c.) Nominations from the floor
  - d.) Brief introduction from nominees
  - e.) Election Results
- 8.) Old Business: A brief question and answer period will be held to address issues that concern all members of the Association – not individuals. Any homeowner that has an individual question, concern or complaint should contact Lisa Bloomer at Management Plus. If an individual homeowner has concerns he/she wishes to address with the Board they may come to the monthly Board Meeting or set up an appointment with the Board to discuss their concerns. An extra service request form is attached to your packet if your concern is a maintenance-service item.
  - a.) Lottery – drawing to take place for three lottery parking spaces
- 9.) New Business:
- 10.) Adjournment:

November 5, 2003

Dear Homeowners of Montgomery Meadows Homeowners Association:

**The Board of Trustees approved the 2004 Budget. Attached you will find a copy of the 2004 Operating Budget. The monthly fees effective January 1, 2004 are \$195.00.**

**The Board of Trustees approved additional funding to the reserve account in 2004 of \$500.00 per unit effective January 1, 2004. The following payment schedules will be available to all homeowners:**

1.) First payment of \$250.00 due January 1, 2004. Payment should be made with the January 2004 monthly assessment fee. If full payment of \$250.00 is NOT received by January 15, 2004 you will be assessed a late fee penalty.

2.) Second payment of \$250.00 due July 1, 2004. Payment should be made with the July 2004 monthly assessment fee. If full payment and or any other balance due are NOT received by July 15, 2004 you will be assessed an additional late fee penalty.

No payment coupons will be mailed to you for the additional funding of the reserve account in 2004 of \$500.00.

A coupon payment book for your monthly assessment fees of \$195.00 per month will be mailed to you prior to January 1, 2004. PLEASE DO NOT PAY YOUR JANUARY 2004 MONTHLY ASSESSMENT FEE OR THE ANNUAL ADDITIONAL FUNDING OF THE RESERVE ACCOUNT UNTIL JANUARY 1, 2004. Please include the coupon with your payment and list your unit number on the payment. Please continue to make your checks payable to Montgomery Meadows HOA and mail payments to:

**MANAGEMENT PLUS REALTY SERVICE  
MONTGOMERY MEADOWS HOA  
P.O. BOX 691440  
CINCINNATI, OHIO 45269-1440**

If you need any service, please fill out a service request form and return to Management Plus Realty Service at 285 Northland Boulevard Cincinnati, Ohio 45246, by fax at 513-326-2554 or by e-mail at [Lisa@mprs.net](mailto:Lisa@mprs.net). All routine service requests must be in writing.

***Please mark your calendars: We have a tentative date for the Annual Meeting of Monday, January 12, 2004 at 7:00 p.m. The meeting will be held at the Terwilliger Lodge at 10530 Deerfield Road. The purpose of the Annual Meeting is to elect members to the Board of Trustees for a three-year term, discuss the financial affairs of the Association and the budget for 2004. More details of the Annual Meeting will be sent to everyone.***

Our direct debit program has been a success. Management Plus has the ability for payments to be electronically withdrawn from your bank account on the fifth of the month for payment of the monthly assessment fees. We encourage all homeowners to participate in this program. Please see attached information. If you are already on the program no need to send us a new form for 2004. The system rolls over automatically each year.

Please remember to bring in your outside hoses and disconnect them from the building. If you have a shut off for your outside spigot, please turn it off for the winter.

If your unit is vacant or you plan to travel over the winter, please leave the heat on in your home.

If you plan to make any improvements such as window/door replacements, satellite installation, handrail installation, landscaping improvements, please fill out an improvement application form and submit to the management company. Please do not place your order or purchase your improvement until you have received written approval from the Board.

If you would like to request service or landscaping needs, please fill out a service request form and return to Management Plus. If you notice lights out in the community, please contact Mo Trabout at 103 or Rodg Gerhardt at 101 - 792-9222.

Four foot area around your unit. Please be sure that you have trimmed your bushes, weeded, and removed all leaves, etc. from the four foot area around your unit. We want to be sure that the area is cleaned up for the winter. The homeowner is responsible for maintaining the four foot area around the unit.

I have an administrative assistant for your community and her name is Pam McGuire. I will continue to be the property manager for your community. Pam is available to assist all homeowners

with routine questions or concerns when I am out of the office or unavailable to take your phone call. Pam can be reached at 513-772-2570 ext. 17. Our office hours are Monday - Friday 8:00 a.m. - 4:00 p.m.

Thank you for your continued support. We have enjoyed serving you this past year and look forward to 2004. We do hope that you and your family have a safe and enjoyable holiday season. If you have any questions, please feel free to contact Pam or myself at 513-772-2570 ext. 17 or ext. 12, by fax at 513-326-2554 or by e-mail at Lisa@mprs.net.

Respectfully

Lisa A. Bloomer  
Property Manager

## MANAGEMENT REPORT:

Complete Property Management Group; Inc. D.B.A. Management Plus Realty Service manages your community. The property manager is Lisa Bloomer. Pam McGuire and Harry Bloomer assist in the daily management of your community. Pam McGuire is my administrative assistant and she is available for routine questions and concerns. Katie Smith handles the accounting department and is available to discuss any payment concerns. Harry Bloomer heads our service department. Pete Thoms, Chris Showalter, Bill Hammond and Tom Trentman take care of your routine service needs. During busy spring and summer months additional part time help is hired to handle routine service calls and major projects in the communities. Many outside contractors are used to handle your service needs and especially for major projects.

Cash in the operating account as of 12/31/2003 was \$4,744.30. Cash in the reserve account as of 12/31/2003 was \$26,087.47.

Major work accomplished in 2003 was termite treatments and termite renewals, replacement and repairs of water, sewer and underground downspout lines, replacement of side garage doors and homeowner garage doors, seal coating, shutter replacements, siding repairs, the insurance claim – storm damage, roofing, exterior painting of buildings 100-900. During 2003 you spent \$92,379.84 on major improvements to the community.

2004 Landscaping Contract has been awarded to Shayler Creek Landscaping.

2004 Snow Removal Contract: The contract was awarded to Shayler Creek Landscaping. Snow shoveling and snow plowing is done at two inches or more. Homeowners should be prepared to take care of any snow up to two inches. Homeowners should also be prepared to take care of ice removal. Ice product is stored in the garages – if you need more, please contact Management Plus.

Service Request Forms: These forms should be used to request exterior maintenance and landscaping needs at your unit or in the community. Extra forms are available from Management Plus. If you requested work to be done and it has not been done, please fill out another form and send to Management Plus.

Exterior Common Lighting: Rodg Gerhardt of 101 takes care of the common exterior light bulb replacement. If you need a new light bulb please contact Rodg at 792-9222. Thank you to Rodg for all his help and savings to the Association by taking care of the exterior light bulb replacements.

2004 Budget: The Board approved the 2004 Budget. The monthly condominium fees increased in 2004 to \$195.00 per unit per month. Monthly condominium fees should be made payable to Montgomery Meadows and mailed to P.O. Box 691440 Cincinnati, Ohio 45269-1440.

Additional funding to the Reserve Account: The Board approved an additional \$500.00 per unit for the year 2004. This fee is an annual fee – not monthly. Payment arrangements can be made with Management Plus. These funds will be placed into the reserve account in order to pay for reserve expense items. The Board has discussed the following work to be looked at during 2004 – painting of buildings 1000-1300, gutter and downspouts replaced and new gutter guards installed on several buildings, several buildings of garage doors replaced, termite renewals and

additional termite Sentricon installations, tree trimming and tree removal, underground drainage replaced as needed, and the replacement of the steps and walkways at the 800 building.

Attached is an updated copy of the reserve study 2001 – 2005 approved by the Board at the October 2003 Board Meeting. This report reflects the 2001, 2002 and 2003 actual expenses as well as the anticipated expenses for 2004, and 2005. As you can see from this updated reserve study in order to maintain the property additional funding to the reserve account will be necessary each year. Each year it is up to the individual Boards to decide the amount of annual funding needed and how the fees will be assessed and collected. Next year the Board plans to prepare a new five year plan for the community.

**Parking:** The Board has hired a tow company and the community has been posted for authorized towing. Parking violators can be towed, with no further notice, at the expense of the vehicle owner.

**Lottery:** A drawing will be held this evening for the three lottery parking spaces.

**Communications:** A copy of the Minutes to the monthly Board Meetings are sent to all homeowners each month.

**Winter preparation:** Please be sure that your home is prepared for winter such as your outside spigot is turned off. Please be sure that you have brought in your hoses. We do hope that all homeowners know where the water shut off is for your unit. If you do not have a water shut off valve in your unit, you may wish to contact a plumber to see about having one installed. If you have the building water shut valve, please contact Management Plus.

**Semi-annual walk through of the community:** The Board and Management Plus hold a walk through of the community twice a year. One walk through is held in April/May and the other walk through held in October/November to review the condition of the community and to determine what work must be done. Homeowners are welcome to attend the walk through. If you notice anything that you would like the Board to look at, please send written notice to Management Plus Realty Service.

**Improvement Application Forms:** Homeowners are reminded that any exterior improvements made such as window and door replacement, lighting replacement or additional lighting installed, shrubbery replacement, handrails replaced or installed, etc. must first be submitted and approved through the architectural committee and the Board of Trustees. Attached is the paper work that must be submitted and approved prior to the work being done. Please do not hire your contractor until you have received written approval from the Board of Trustees and the Committee.

Homeowners are responsible for the care, maintenance and upkeep of the landscaping within four foot of the unit. Homeowners are responsible for the trimming, mulching, removal of leaves, and the replacement of all landscaping, etc. within four foot of the unit. Prior to replacing and or removing the landscaping within the four foot area of the unit the homeowner must first submit an improvement application form and wait for approval from the Board and the Architectural Committee. Please do not remove and or replace any landscaping without getting approval in writing first.

Direct Debit Program: Homeowners are encouraged to participate in the direct debit program. Attached is the paperwork to sign up for the automatic withdrawal from your bank account for the monthly assessment fees. You can sign up for the program at any time.

Insurance: All homeowners are encouraged to contact your insurance agent to be sure that you have adequate insurance protection. The following is a list of recommended coverage's – your insurance agent may recommend additional coverage's: HO6 policy with loss assessment coverage, water & sewer back-up coverage, flood coverage – surface water protection, earthquake coverage, glass breakage coverage, special assessment coverage, betterments and improvements at a minimum of \$20,000.00, liability coverage, personal property coverage, etc. If you have damage to your unit the homeowner is responsible for the immediate clean up of the unit. Please contact your own insurance agent immediately of the possibility of an insurance loss. Please contact the management company immediately and report the possibility of an insurance loss. Follow up in writing with the management company with all the details. The management company will notify the insurance company for the Association. The minimum deductible for the policy for the Association has a \$1,000.00 deductible. The coverage for the flood plan has a \$5,000.00 deductible. The coverage for the earthquake coverage has a 5% per building deductible. The homeowner will be responsible for all insurance deductibles. (In other words the first (\$1,000.00, \$5,000.00 or 5% per building) of damage the homeowner is responsible for.) All claims are paid based upon the Declaration of Montgomery Meadows. Please be sure you have adequate protection to cover the items the homeowner is responsible for and to cover the deductible.

Correspondence to Management Plus: Please do not send any correspondence for Management Plus to the P.O. Box with your payment. This is sent automatically to the bank and they do not forward your notes, letters, etc. All correspondence should be sent to our main office: 285 Northland Boulevard Cincinnati, Ohio 45246, by fax at 513-326-2554 or by e-mail at [Lisa@mprs.net](mailto:Lisa@mprs.net).

**Our emergency phone number (twenty-four hours a day) is 618-8166.**

We, at Management Plus would like to take this opportunity to thank the current Board of Trustees for all their hard work in 2003. We are looking forward to a very productive 2004.

Respectfully,  
Complete Property Management Group, Inc.  
D.B.A. Management Plus Realty Service

Important Information:

Complete Property Management Group, Inc.  
D.B.A. Management Plus Realty Service  
285 Northland Boulevard  
Cincinnati, Ohio 45246  
513-772-2570 – Office  
513-326-2554 – Fax

Lisa Bloomer	ext. 12 – Property Manager
Karin Nixon	ext. 10 – Administrative Assistant
Vivian Bastin	ext. 17 – Property Manager
Harry Bloomer	ext. 13 – Service Manager
Katie Smith	ext. 16 – Accounting Manager

***EMERGENCY PHONE NUMBER – ANSWERING SERVICE***

***513-618-8166***

Mariemont Insurance – Craig Ferrall 5725 Dragon Way Cincinnati, Ohio 45227  
513-271-4060 or fax at 513-271-4398

Shayler Creek Landscaping – 1294 Batavia Pike Batavia, Ohio 45103, 772-2570

Monthly payments sent to: P.O. Box 691440 Cincinnati, Ohio 45269-1440

MONTGOMERY MEADOWS HOMEOWNERS ASSOCIATION  
2003 VS. 2004

ITEM	2003 ACTUALS	2003 BUDGET	2004 BUDGET
<b>INCOME:</b>			
ASSESSMENT	\$ 104,965.00	\$ 104,340.00	\$ 109,980.00
2003 FUND RESERVE	\$ 23,500.00	\$ -	\$ -
LATE FEE	\$ 625.00	\$ -	\$ -
2004 FUND RESERVE	-	\$ 23,500.00	\$ 23,500.00
MISCELLANEOUS	\$ 232.96	\$ -	\$ -
<b>TOTAL INCOME</b>	<b>\$ 129,322.96</b>	<b>\$ 127,840.00</b>	<b>\$ 133,480.00</b>
<b>EXPENSES:</b>			
MANAGEMENT FEES	\$ 7,332.00	\$ 7,332.00	\$ 7,332.00
ACCOUNTING FEES	\$ 1,650.00	\$ 1,500.00	\$ 1,500.00
LEGAL FEES	\$ 1,024.50	\$ 650.00	\$ 650.00
POSTAGE & COPIES	\$ 2,381.64	\$ 1,800.00	\$ 1,800.00
INSURANCE	\$ 10,855.10	\$ 9,615.00	\$ 11,270.00
MISCELLANEOUS	\$ 165.00	\$ 250.00	\$ 250.00
PROPERTY TAXES	\$ 24.50	\$ 50.00	\$ 50.00
FEDERAL INCOME	\$ 200.00	\$ 300.00	\$ 300.00
ELECTRICITY	\$ 1,575.41	\$ 1,700.00	\$ 1,700.00
WATER & SEWER	\$ 15,684.70	\$ 18,000.00	\$ 18,000.00
MAINTENANCE	\$ 13,418.41	\$ 15,000.00	\$ 15,000.00
LANDSCAPE SERVICE	\$ 21,518.82	\$ 22,000.00	\$ 22,000.00
TRASH REMOVAL	\$ 5,785.44	\$ 5,781.00	\$ 5,796.00
EXTERMINATION ERROR	\$ 173.34	\$ -	\$ -
SNOW REMOVAL	\$ 4,425.06	\$ 3,500.00	\$ 4,500.00
RESERVES	\$ 16,862.00	\$ 16,862.00	\$ 19,832.00
EXTRA FUND RESERVE	\$ 22,915.00	\$ 23,500.00	\$ 23,500.00
<b>TOTAL EXPENSES:</b>	<b>\$ 125,990.92</b>	<b>\$ 127,840.00</b>	<b>\$ 133,480.00</b>
<b>EXCESS:</b>	<b>\$ 3,332.04</b>	<b>\$ -</b>	<b>\$ -</b>
2003 BEGINNING BALANCE \$1412.26			
<b>BALANCE IN OPERATING ACCOUNT 12/31/2003 WAS \$4,744.30</b>			

MONTGOMERY MEADOWS HOMEOWNERS ASSOCIATION  
RESERVE STATEMENT  
12/31/2003

Reserve Balance 12/31/2002 was \$73,392.71

Item	Income	Expenses	Balance
Funds from Checking	\$16,862.00		
Extra Funding Reserves 2003	\$22,915.00		
Insurance Claim	\$3,981.41		
Interest	\$1,316.19		
Termite Treatments & Renewals		\$ 8,763.55	
Seal coating		\$ 6,419.00	
Drainage and Sewer Lines		\$ 13,836.01	
Roofing		\$ 2,826.50	
Painting - 100 - 900		\$ 18,900.00	
Siding - 700 Building		\$ 1,742.00	
Garage Doors		\$ 10,366.00	
Insurance Claim		\$ 21,028.05	
Shutters		\$ 1,766.73	
Gutters and Downspouts		\$ 6,732.00	
<b>Totals:</b>	<b>\$45,074.60</b>	<b>\$ 92,379.84</b>	<b>\$26,087.47</b>

Reserve Balance 12/31/2003 was \$26,087.47

**MONTGOMERY MEADOWS RESERVE STUDY 2001-2005**

Description	Estimated Total Life	Estimated Remaining Life	Estimated Cost to Replace or Repair	Year 2001 ACTUALS	Year 2002 ACTUALS	Year 2003 ACTUALS	Year 2004	Year 2005
Road Resurface	15 Years	5 Years	\$ 50,000.00					
Seal Coating	3 Years	2 Years	\$ 15,000.00		\$ 6,218.00	\$ 6,419.00		\$ 5,000.00
Concrete	30 Years	10 Years	\$ 100,000.00					
Water & Sewer Lines	50 Years	30 Years						
Roofs	20 Years	14 years (84000sf)	\$ 168,000.00	\$ 987.00	\$ 2,069.74	\$ 6,598.23	\$ 5,000.00	
Gutters/Downspouts	20 Years	1 Year	\$ 50,000.00	\$ 6,367.00		\$ 6,732.00	\$ 15,000.00	\$ 20,000.00
Gutter Guards	10 Years	1 Year	\$ 20,000.00				\$ 4,000.00	\$ 5,000.00
Chimney Flashing/Caps	20 Years	2 Years	\$ 10,000.00					\$ 10,000.00
Garage Doors	20 Years	1 Year	\$ 30,000.00			\$ 8,730.00	\$ 3,000.00	\$ 5,000.00
Garage Windows/Side D	25 Years	1 Year	\$ 38,000.00			\$ 1,636.00		\$ 2,000.00
Shutters	20 Years	1 Year	\$ 6,000.00			\$ 1,766.73		
Trim Garages	20 Years		\$ 8,500.00	\$ 4,750.00				
Drainage/Undergrounds	20 Years	1 Year		\$ 8,800.60	\$ 2,742.75	\$ 7,237.78	\$ 4,000.00	\$ 5,000.00
Tree Trim/Removal	20 Years	1 Year	\$ 4,000.00		\$ 5,355.00		\$ 13,000.00	\$ 4,000.00
Landscape Improvement	1 Year	1 Year	\$ 2,000.00	\$ 753.66				
Hemlocks	15 Years	1 Year	\$ 20,000.00					\$ 1,000.00
Termite Renewal	1 Year	1 Year	\$ 2,000.00		\$ 1,718.20	\$ 1,938.93	\$ 2,000.00	\$ 5,000.00
Termite New	1 Year	1 Year	\$ 15,000.00	\$ 4,563.60	\$ 15,287.38	\$ 6,824.62	\$ 15,000.00	\$ 10,000.00
Lighting (front doors)	15 Years	15 Years	\$ 6,000.00					
Lighting (balance)	15 Years		\$ 15,000.00					
Soffits, Rake, etc.	20 Years		\$ 30,000.00					
Siding	30 Years	29 Years	\$ 100,000.00			\$ 1,742.00		
Painting	6 Years	5 Years	\$ 80,000.00	\$ 1,250.00	\$ 532.00	\$ 18,900.00	\$ 7,000.00	
Mailboxes	10 Years	15 Years	\$ 8,000.00					\$ 2,000.00
Allen Block Wall	20 Years	20 Years	\$ 10,000.00					
Rock Walls	20 Years		\$ 20,000.00					
Rock Fronts	50 Years	30 Years						
Brick Veneer Buildings	50 Years	30 Years						
Miscellaneous	1 Year	1 Year	\$ 1,000.00	\$ 27,911.69	\$ 17.95		\$ 1,000.00	\$ 1,000.00
Building 100 Garage			\$ 5,000.00					
Front Steps	30 Years		\$ 47,000.00					
Electrical Box Covers	15 Years		\$ 15,000.00					
Electrical Wiring Transformer								
Insurance Claims						\$ 21,028.05		
<b>Total:</b>			\$ 875,500.00	\$ 55,383.55	\$ 33,941.02	\$ 92,379.84	\$ 69,000.00	\$ 75,000.00
updated October 2003 for 2004 from finance committee.								
Balance reserves 12/31/2002 was \$73,392.71								
Balance reserves 12/31/2003 was \$26,087.47								

**MONTGOMERY MEADOWS HOA**

**2004 OPERATING BUDGET**

**INCOME:**

Monthly Assessments: 47 units x \$195.00 x 12 months	\$109,980.00
Additional Funding of Reserves: 47 units x \$500.00	\$ 23,500.00

**TOTAL INCOME:** \$133,480.00

**EXPENSES:**

Management Fee	\$ 7,332.00
Audit Fees	\$ 1,500.00
Legal Fees	\$ 650.00
Postage & Copies	\$ 1,800.00
Insurance	\$ 11,270.00
Miscellaneous	\$ 250.00
Property Taxes	\$ 50.00
Federal Income Taxes	\$ 300.00
Electricity	\$ 1,700.00
Water & Sewer	\$ 18,000.00
Building Maintenance	\$ 15,000.00
Landscape Services	\$ 22,000.00
Trash Removal	\$ 5,796.00
Snow Removal	\$ 4,500.00
Reserves	\$ 19,832.00
Additional Funding to Reserves	\$ 23,500.00

**TOTAL EXPENSES:** \$133,480.00

**EXCESS RECEIPTS OVER DISBURSMENTS:** \$ 000.00

The monthly homeowner fees for the year 2004 will be \$195.00 per month per unit. The Board of Trustees approved additional funding to the reserve account of \$500.00 per unit for 2004.

Dear Homeowner,

As a service to you Management Plus Realty Service has the ability to provide you with Direct Debit for payment of your association dues. This is the electronic withdrawal from your account on the first of the month for payment of assessment fees.

If you are interested please fill out the enclosed form completely and return to our office at 285 Northland Blvd., Cincinnati, Ohio 45246. We must receive it by the 15<sup>th</sup> of the month in order to process it for the first of the next month. Below is a brief description of each blank to help clarify any questions:

Financial Institution: Your bank name.

Transit # or Routing #: This is found on the bottom of your check, this is the first set of numbers between these marks.

Checking account #: The account number from which you want this withdrawn.

Amount: The amount of your monthly fee.

Name: Your name.

Community Name: The name of your Association.

Unit number or address: Self-explanatory.

Thank you for taking advantage of this service.

If you have any questions please contact me at 772-2570.

Respectfully,

Katherine P. Smith

**COMPLETE PROPERTY MANAGEMENT GROUP, INC.  
DBA MANAGEMENT PLUS REALTY SERVICE  
DIRECT DEBIT  
AUTHORIZATION AGREEMENT**

I here by authorize COMPLETE PROPERTY MANAGEMENT GROUP, INC. DBA MANAGEMENT PLUS REALTY SERVICE to initiate electronic debit entries, and, if necessary, credit entries to reverse erroneous debit entries to my account(s) at:

Financial Institution \_\_\_\_\_

Transit or Routing #: \_\_\_\_\_

Checking Account Number \_\_\_\_\_

Amount \_\_\_\_\_

**PLEASE ALSO PROVIDE A VOIDED CHECK FOR PROCESSING.**

This authority shall remain in full force and effect until COMPLETE PROPERTY MANAGEMENT GROUP, INC., DBA MANAGEMENT PLUS REALTY SERVICE and the bank has a reasonable opportunity to act upon the termination request.

Name: \_\_\_\_\_

Community Name \_\_\_\_\_

Unit Number or address \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**MONTGOMERY MEADOWS HOMEOWNERS ASSOCIATION  
IMPROVEMENT APPLICATION**

This application must be submitted prior to any construction or addition to the exterior of your unit or grounds. This does include the installation or removal of shrubs and trees. If in doubt about your project, contact Lisa Bloomer at Management Plus Realty Service at the office 513-772-2570, by fax at 513-326-2554 or by e-mail at [Lisa@mprs.net](mailto:Lisa@mprs.net). YOU MUST RECEIVE WRITTEN APPROVAL FROM THE BOARD BEFORE STARTING YOUR IMPROVEMENT.

The object of requiring a Homeowner to submit an Improvement Application is to ensure that the planned improvement enhances the appearance, maintains the architectural harmony of Montgomery Meadows, in no way inconveniences other homeowners and meets all requirements of the governing documents.

NAME: \_\_\_\_\_ ADDRESS: \_\_\_\_\_

DATE: \_\_\_\_\_ OWNER: \_\_\_\_\_ RENTER: \_\_\_\_\_ PHONE NUMBER: \_\_\_\_\_

DESCRIPTION OF REQUESTED IMPROVEMENT: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

LOCATION: \_\_\_\_\_

DIMENSIONS: \_\_\_\_\_ MATERIALS: \_\_\_\_\_

MANUFACTURER: \_\_\_\_\_ MODEL: \_\_\_\_\_ COLOR: \_\_\_\_\_

SUPPLIER: \_\_\_\_\_ ESTIMATED COST: \_\_\_\_\_

**A SKETCH OR DRAWING OF THE IMPROVEMENT SHOULD BE ATTACHED TO THIS FORM TO SHOW DIMENSIONS AND LOCATION.**

I understand the rules concerning the proposed improvement. This improvement in no way encroaches upon a neighbor's limited common area or the common ground. I agree to abide by the rules established by the Association and Board of Trustees, and will be solely liable for any upkeep required by the addition of this improvement. I understand that I will be responsible for obtaining all necessary building permits and complying with all requirements of governmental agencies and building codes.

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

=====

FOR BOARD USE ONLY: DATE APPL. REC'D. \_\_\_\_\_ REC'D BY: \_\_\_\_\_

DATE APPROVED: \_\_\_\_\_ SIGNED: \_\_\_\_\_

DATE DISAPPROVED: \_\_\_\_\_ SIGNED: \_\_\_\_\_

DATE NOTIFICATION LETTER SENT: \_\_\_\_\_

**SERVICE REQUEST FORM**

**Name of Community:** \_\_\_\_\_

OWNER: \_\_\_\_\_ DATE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ UNIT #: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

HOME PHONE NUMBER: \_\_\_\_\_ FAX #: \_\_\_\_\_

WORK PHONE NUMBER: \_\_\_\_\_ CELL PHONE: \_\_\_\_\_

PROBLEM: (BE EXPLICIT):  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PLEASE STATE ANY OTHER PROBLEMS, CONCERNS, OR QUESTIONS YOU  
MAY HAVE: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

IF A HOMEOWNER REQUESTS SERVICE WORK AND THE WORK IS NOT AN  
ASSOCIATION EXPENSE THE HOMEOWNER WILL BE CHARGED FOR ALL  
LABOR AND MATERIALS CONNECTED WITH THIS SERVICE CALL. **OUR  
MINIMUM SERVICE CALL IS \$50.00 AS OF OCTOBER 1, 2002.** RATES  
ARE SUBJECT TO CHANGE WITHOUT FURTHER NOTICE. PLEASE BE  
SURE THAT ALL WORK REQUESTED ON THIS FORM IS AN ASSOCIATION  
EXPENSE.

PLEASE MAIL SERVICE REQUEST FORM TO COMPLETE PROPERTY  
MANAGEMENT GROUP, INC. D.B.A. MANAGEMENT PLUS REALTY SERVICE  
AT 285 NORTHLAND BOULEVARD CINCINNATI, OHIO 45246, send by  
FAX TO 513-326-2554 or e-mail to Harry@mprs.net