

Ridge Haven Property Owners Association

Minutes of October 17, 2014 Annual Meeting

Opening call to order and prayer by Kim Conner at 2:35 P.M.

Present were the following officers: President Kim Conner, VP Tom Osterhaus, Secretary-Treasurer Howard Jones

The following property owners were present: Gary Sunderland, Patricia Powers, Jim and Joan Beard, Mo Up De Graff, Norman Bunn, Raymond and Debra Harris, Charles Cobb, Arnie Kolozvari, Martha Crabbe, Peggy C. Galloway, Trish Hagedorn, Mel Standen, and Lillian White.

In addition, there were three people who joined by conference call: David Crabtree, Bud Zisson and David Day. There were 14 proxy votes registered.

A quorum was present.

The minutes of August 17, 2013 were distributed.

Mr. Conner welcomed the following new members: Gary Sunderland from Baltimore, Maryland and Pat Powers from Zephyr Hills, Florida.

There was no old business

Reports:

1. Secretary-Treasurer

- The financial statement included two parts: As of Dec. 31, 2013 and period ending Oct. 10, 2014
- Report of the Secretary-Treasurer (Oct. 17, 2014)

2. Road Committee

- Several items were mentioned of repair and refurbishing in the various subdivisions (See written report of Secretary-Treasurer.) Some work is in progress and other work is scheduled, but has been hampered by weather delays.

3. Architectural Committee

- No recent activity reported for Jan-Oct 2014.

New Business:

1. Election of Secretary-Treasurer: Janie Up De Graff was nominated and elected.
2. Other: Discussion and questions from the members.

There being no other business, Tom Osterhaus closed the meeting in prayer at 3:05 P.M.

Respectfully Submitted,

W. T. Osterhaus, Acting Secretary

RIDGE HAVEN PROPERTY OWNERS ASSOCIATION, INC.

ANNUAL MEETING OCTOBER 17, 2014

Report of the Secretary-Treasurer

Quorum Requirements

For a Quorum we need 40% of 63 (26 votes)

Twenty-six planned to attend, nineteen could not attend, eighteen no response.

There are at least twelve proxy votes

Accounting Report

1. Attached is the 2013 & 2014 Accounting summary prepared by Jim Symington, CPA, Hansen's and Associates, Brevard, NC
2. Remaining POA, Inc. obligation to RH, Inc. on \$99,000 promissory note, assessed as amenities at \$1000 per original lot paid out over 10 years: Two years paid (2013 & 2014). i.e., \$19,800; balance due (8 more payments): \$79,200

Lot Status and Consolidation

1. Original number of lots: 110
2. Ridge Haven, Inc. retained: 11
3. Number of lots involved in deed transfer: 99
4. Number of lot consolidated in Sub 2, Panther Gap-Ridge: 16
5. Number of lots consolidated in Sub. 3, Laurel Ridge: 18
6. Number of lots deeded to the RH POA, Inc.: 2
7. Remaining number of lots with unsettled or transferred deeds:
 - a. Non-transferred: 4
 - b. Estate pending: 1
 - c. Number of lost leases due to non-payment: 1 (*this lot will be retained/sold by RH, Inc.)

Property Sales

1. In 2013 the Holcomb property was sold to Jim & Lynn Taylor.
2. The Walters property sold to James and Sandra Bishop, currently in Florida, with a closing date of October 17th.
3. The Nulta, Ball, and Westminster Presbyterian Church lots were sold to Gary & Sheila Sunderland of Maryland and combined into one lot. (Construction planning in progress)
4. The Griffith property was sold to Mary Radix of Illinois.
5. The Robinson property was sold to Craig & Loretta Childress of South Carolina.

6. An adjacent property sold was the Wigham-Kirk home was sold to Terry, & Cynthia Jednaszewski of Tampa, Florida.
7. In 2013, Ridge Haven, Inc. obtained the Austin property in Laurel Ridge Subdivision and it is now called The Celebration Lodge for housing and retreat gatherings.

Properties for Sale (as requested by owners)

1. Joe & Glenda Stanfa house (Panther Gap Sub 2.)
2. Boyce and Peggy Galloway lots (Laurel Ridge Sub. 3)
3. Rhett Sanders lot (Laurel Sub. 3)
4. Dale & Trish Hagedorn (Homes and property; Laurel Sub. 3)
5. The Robeson property adjacent to the Panther Gap-Ridge Subdivision is for sale. Road user fees and water fees are suspended until the property is sold or developed.
6. Max & Martha Crabbe (Home and vacant lot in Laurel Sub 3)
7. Jim & Debbie Galloway (One combined lot in Laurel Sub 3)

Architectural Control Committee Report (Ginny Kolozvari, Lynn Taylor, Janie Up De Graff & David Day)

No activity in 2014.

Road Committee Report (Arnie Kolozvari, Jim Taylor & David Short) (See attached Report)

1. Laurel Ridge Summary: Paving cracks sealed; grading, mowing, ditch cleaning, culvert's cleaning, adding gravel, mowing and tree removal from right-of-ways from Old Toxaway to Hagedorn to Crabbe and Powers and Hill's, and Weber's roads. Due to rain delays some of the work is still in process and incomplete.
2. Panther Ridge Summary (from Old Toxaway to the ends of Upper Panther Gap, Panther Ridge, Panther Run and Fox Lane. Recently, mowing of the right of ways was begun in Panther Ridge area. Rain delays continue to slow progress.
3. Upper Panther Gap is scheduled for re-furbishing. There are a number of lots adjacent to the Panther Ridge Subdivision. Historically, several were billed over the years and never responded. We went through all the county records and found that many were using the road and never have paid any access fees. However, there have been some faithful lot owners that continued to pay when billed. Considering the very limited funds spent on this road, the POA Board made a decision to stop billing road fees to undeveloped lots and bill the users. In effect, it was a net gain. Rather than sending out fifteen bills and having several never responding, we have ten paying road users.

Road Committee Report Schedule 2014*

The road maintenance work is scheduled 3 phases, includes mowing right-of-ways, grading roads, cleaning stopped culverts, ditch tree and leaf removal, cleaning out and repairs to damaged culverts, adding rock to some ditches and erosion control.

Phase 1 in the Panther Ridge Sub:

Panther Ridge (Includes 3 loads of stone)	\$2775.00 (Done)
Fox Lane	\$550.00 (Done)
Lower Panther Gap-pavement (Includes one load of Class A rip rap)	\$2200.00 (Done)
Upper Panther Gap-gravel (Includes 4 loads of stone)	\$2900.00 (Done)
Total	\$8425.00

Phase 2 will be:

Overbrook and West View (Includes 1 load of stone)	\$1350.00 (Done)
Ruffed Grouse (Includes 3 loads of stone)	\$2400.00 (Done)
Laurel Brook (Includes 3 loads of stone)	\$2400.00 (Done)
Total	\$6150.00

Phase 3 will be:

Panther Trace (Note: \$3800 was spent on this road in 2013) (Includes 1 load of stone)	\$810.00 (Done)
Lost Panther	\$410.00 (Done)
Total	\$1220.00
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Grand Bid Total	\$14,695.00*

Respectively submitted, Howard Jones

*Final Annotation 10/28/14

*Difference of \$969.80 over bid. Difference is additional work requested during the period.