

**Chapel Creek Homeowners Association
Post Office Box 10102
Jackson, TN 38308**

Minutes of Annual Association Meeting

The Chapel Creek Homeowners Association held its annual meeting at Northside Methodist Church on December 3, 2009, at 7:00 PM.

Attendance was light this year, only seven members, suggesting that most residents are relatively pleased with the way the neighborhood has passed 2009. However, a larger attendance is greatly to be desired for many reasons and the Officers would like to take this opportunity to encourage all residents to make a point of attending future meetings.

Old Business

1. Covenant Issues 2009 was fairly quiet for covenant issues. However, Residents are reminded that the Covenants require that any building projects be reviewed and approved by the Covenant Committee before any work is begun on the projects. In addition to the requirement, doing so will resolve any potential conflicts between Plans and the Covenants before they occur, when they are the least troublesome and costly to resolve.
2. Lawn and Landscaping Maintenance The first item discussed was the Agriturf contract. It was noted that while the transition to Agriturf carrying out the lawn and landscaping service in the neighborhood was a bit rough, due to some apparently miscommunications as to what was supposed to be serviced, it was noted that once that was resolved the service was considered acceptable. Pending confirmation that Agriturf was willing to continue the contract at current rates, consensus was reached to permit them to continue the contract. The rates have since been confirmed.
3. Website Work on the website was discussed, and while its actual release is still pending, it was noted that the site will contain (at a minimum):
 - Names and Contact points for Association Officers
 - Information on such things as replacement of mailboxes and mailbox posts
 - Sections for information for New residents as well as for current ones
 - A full copy of the Covenants

It was specifically noted however, that there are currently no plans to include the Association Directory on the website, owing to the difficulty of keeping the list out of public view.

4. Mailboxes It was noted that mailboxes periodically, through the course of time, weather and other factors, reach a point where they need replacement, and the members wish to remind all residents to consider if their mailboxes might have reached that point in the past year. The Covenants require the use of a standard mailbox (with neighborhood-wide matching finish and lettering) and prohibit the use of any form of newspaper or secondary receptacle at curbside. Matching mailboxes can be purchased at Lowe's, and matching lettering can be arranged with Mr. William Gregory:

Gregory signs
404 West Grand Street
Jackson, TN 38301
731-427-2264

5. Dues it was noted that there remain a number of properties which are delinquent in their dues for 2009, including several that are not currently occupied. The members present urged the Officers to diligently pursue collection of those dues. The discussion was lengthy and involved, and the step of placing liens on the properties, both occupied and unoccupied, was discussed. It should be noted that any such liens placed would necessarily also include any legal fees incurred in their placement.

All Association members are reminded that, as provided in the Covenants, all dues are payable on January 1st of each year and are considered delinquent on February 1st. Delinquent dues are potentially liable to both property liens and interest.

Additionally, for property owners whose payments might come from an account that does not match the address of their property: **Please note the address for which you are paying your dues on your payment!** This helps ensure that your payment is properly recorded.

6. 2009 Financial Report A financial report for 2009 (to the date of the meeting) was provided to the members in attendance, a copy is attached.

New Business

1. Budget A proposed budget for 2010 was presented and approved, a copy is attached. The budget is effectively unchanged from the previous year.
2. Dues Members voted to retain the dues at the current level of \$75.00 per property, per year for 2010. As noted above, dues are payable on January 1, 2010, and considered delinquent on February 1, 2010. Please make checks payable to "Chapel Creek Homeowners Association", and mail them to the address which can be found at the top of these minutes.
3. Neighborhood Front Entrance Lighting It was suggested that we contact the City about the possibility of adding a street-light Directly across the Chapel Drive loop from the main entrance. It was noted that this would address the safety and security concerns that several members have over the very dark entrance.

4. Church Lot Lighting The matter of the neighboring church building's parking lot lighting was raised and discussed. This issue had been resolved with the previous congregation, however the building has since changed hands, and the new folks knew nothing of the issue, so it's re-emerged. The lights they have erected are of a type that produces a lot of side-scatter, which is excessively illuminating the backs of several houses. Several contacts with them in the last few months have yielded some improvement in the aiming of the lights, but the side-scatter remains a problem, so further steps are needed to fully resolve the issue.
5. Front Entrance Sign It was noted that the sign on the East side (side farthest from Oil Well) of the front entrance has been fenced in on the back. This is causing a number of issues, including un-checked growth of vegetation, and blocked access to the JEA meter for the neighborhood. The members urge the officers to seek a resolution to this situation.
6. Election of Officers New officers for 2010 are:
Eric Williams – President
Peggy Case – Secretary (2nd term)
Jeannette Gardner – Treasurer

The 2010 Covenant committee will consist of the following: in addition to the Association President, John Gardner, Ron Arnette and Nathan Chance

The Association extends heartfelt thanks to 2009's officers Nathan Chance, President, and Susan Gray, Treasurer. We also thank Peggy Case, Secretary, for both her 2009 service and for continuing on a second year.

Two years ago, we began a policy of "pre-identifying" a person to plan to serve as President for the next year (in this case 2011), however, as of this point, no one has agreed to accept that slot, so we will continue seeking someone. If you would be willing to do so, please contact the Association President. It is expressly and specifically noted that there is no gender requirement for this, or any Association position.

Have a happy and safe holiday season, we wish all of our neighbors the very best in 2011!

Nathan Chance, President (2009)

Eric Williams, President (2010)