COTTAGE TIMELINE POINTS OF INTEREST

* Crooked Tree Cottages were designed and developed in the late 1990’s in partnership with Southshore Limited Partnership (John Jorgensen and Steve Matthews) and Boyne, USA to form Cecil Farms Development Company LLC, known as The Developer. See attached marketing info.
* They are described in original documents as “Site Units” and originally had the potential for 28 units. See Master Deed documents for a description of the Condominium Concept. The Developer was allowed six years to expand or build out, but after 20 years, the community stands at 15 units.
* All exterior and the standard interior furnishings package were sold together for each unit, and Association insurance covered all but items kept locked within the Owner closet in each unit during rental periods.

**2004**

* In March 0f 2004, a First Amendment to the Master Deed was recorded in response to an Owner request to be removed from the short-term rental agreement and to lease the unit for a longer period. The lease was enacted with the knowledge that certain amenities (I.e., residential trash removal, garage, residential mail service, exterior storage) would not be available for that unit.
* In 2004, quarterly Association Dues were $1,305, plus a quarterly unit reserve contribution of $432 which targeted furniture replacement every 7 years.
* Also in 2004, Boyne began promoting and discussing the potential plans for an indoor pool and spa at The Inn.

**2005**

* In 2005, Dues were raised to $1,401, with a quarterly reserve contribution of 10% of revenue. It was determined to be a more equitable formula for furniture replacement, since not all cottages were made available for rental for the same number of calendar days. (Less wear and tear, less need for replacement of furnishings with the converse being true.)

**2006**

* Around 2006, an affiliation was enacted between The Inn and Marriott International. This allowed greater marketing exposure for The Inn, Lakeside Cottages and Cottages at Crooked Tree. It also raised expectations and standards for furnishings in all properties. Light colored carpeting was replaced in all units with dark blue using unit reserve funds.
* The first meeting of members of the CT Association took place in 2006.

**2008**

* The next meeting of record took place in November, 2008. Construction documents and bids were discussed for The Inn pool and spa. Bob Jansen was elected as the first non-developer member of the Board of CT. It was determined that CT cottages were in dire need of exterior paint. Bids were in the process of being gathered.

**2009**

* In February of 2009, Owners were notified of need to paint exteriors and assessment plan.
* In July, 2009, John Jorgensen, Developer, and Bob Jansen, Board member, held a CT Board meeting.
* By August, nine of 15 cottages had been repainted (exterior) and owners assessed $3,600. The remaining were planned for spring, 2010. The new paint was white. Interior paint had been touched up, but notice was given to Owners that a full interior repaint would be needed within the coming 18 months.
* Exterior landscaping was changed to be consistent between units, with more low maintenance perennials to lower annual costs.
* All white bedding replaced the original colorful bedspreads to meet the Inn/Marriott industry standards.
* A decision was made to replace the living room sofa @$1,500, funded by unit reserves. Because reserve funding was not keeping pace with needs, the formula was increased to 20% of the Owner’s 50% of revenue for one quarter to allow for sofa replacement.
* A potential 5 month shut-down of The Inn caused many issues among Inn Owners and put a hold on the pool/spa expansion.

**2010**

* In September, 2010, an inventory of unit supplies resulted in purchases to be replaced from unit reserves.
* The Boyne operating standard for linens is to replace linens every other year at Boyne’s expense, but it had been three years since this had been done.
* Reservations software was replaced for Boyne Resorts in 2010.
* A charge to unit reserves was $2,059 for replacement of sofa and two chairs, as well as inspection and cleaning of fireplaces.
* An Annual Meeting was held in October, 2010. Diane Wickliff was elected to Vice President at this meeting. Jansen, Jorgensen and Diane Wickliff were elected as Directors to 2-year terms ending in fall of 2012.
* Bob Jansen and John Jorgensen worked together to reduce management fees over 2010 and going forward, breaking out budget line items which were not appropriate for the 13% management calculation.
* Patio chairs were missing and broken, totaling 3 per unit remaining. Board began seeking an affordable alternative. Also reimbursed Owners who had already been charged for replacement chairs, since this was considered a Common Element.
* Owners advised to seek HO6 insurance policy to cover liability and personal contents. Deductible on Association insurance policy had crept up to $5K, was reduced to $1K.
* Brick walkways power washed, leveled and sanded from Common Elements Reserve for $1,750. Yard lights replaced from same fund @$550. Mold on roofs removed.
* In December 2010, Boyne installed modems attached to Charter cable line in cottages. CT Board used Common Element Reserve funds ($125/cottage) to purchase routers to enable wifi.
* Boyne began charging rental guests for all properties a 7% “resort fee” for internet access, bicycle rentals, shuttle service, range balls, popcorn, coffee, etc. This drove the decision to install routers for wifi at CT.
* The Inn was closed from November 28-December 16.

**2011**

* In spring of 2011, the interior paint project began over a two year timeline at a cost of $5,000 per unit. An additional 10% of revenue was held beginning with the October payout to help fund interior painting of each unit. Boyne Design chose paint colors for each room/area.
* Before a decision could be made regarding the paint project, a proposal was entertained for cottage owners’ participation in the capital costs and monthly fees for the Inn’s pool and spa addition. This was a departure from the original Inn “Phase II” plan, in which Boyne would build the pool and spa without capital investment by owners. The capital contribution would firm CT’s right to use of the amenity and was proposed at $4,375 per unit, with an increase in monthly association fees of $75. However, when this came to a vote at the Inn HOA meeting, the entire project and its funding was scrapped by the new HOA Board. The new HOA Board campaigned upon challenging cost sharing arrangements with Boyne. (As of 2021, this project has not been revived.)
* On September 8, 2011, a telephone meeting of the CT Board took place in preparation for the Annual Meeting.
* Discussion about issues with rental guests using charcoal grills. Solutions being sought.
* At the October 2011 Board and Annual meeting, Bob Jansen was approved as President and Treasurer through 2012. Diane Wickliff remained as VP for the same term, and Jeanene Calabrese was welcomed to the Board as Secretary through October 2013. John Jorgensen remained as a Board Member through 2012.
* Discussion regarding electronic key cards. Decision tabled.
* Twelve small Adirondack dining chairs were purchased for patios from the Common Elements Reserve to allow four chairs on each patio.
* Dead trees were removed, exterior pest control hired and patio door screens and rollers repaired and replaced from the CER.
* John Jorgensen requested that 2011 repairs for lawn or wind damage or roof repair be moved from operating expense to CER.
* All cottages treated for ants in July.
* Interior paint project had begun with 2 units painted.
* Association dues had remained the same for 2 years, but a recommendation was made to increase funding of Common Elements Reserve in anticipation of considerable future expenses for roofs, siding repair and paving.
* Discussion about potential change in rental management. John Jorgensen indicated that either party could terminate with 30 days’ notice, but that separating services such as security from Boyne would be cumbersome.
* Requirement for Owners to submit proof of personal liability and contents insurance coverage annually.
* In December, 2011, a letter was sent to Owners by the CTCA Board outlining exactly what is covered by the Association policy and what should be covered by personal policies.

**2012**

* In 2012, transition to new property management software system with Springer Miller.
* Board report in February, 2012 with financials, budget and dues of $1,418 per quarter.
* General Maintenance charges were described as replacement of light bulbs, removal of screens, battery replacement in smoke alarms, replacement of furnace filters, etc.
* By July, 2012, all bed skirts had been replaced with colorful, Boyne Design selected styles, along with decorative pillows for each bed. Expense for these items was paid from each units reserve funds.
* Emerald ash borer presents the need to begin removing ash trees from the CT community. This will be a significant expense to the Common Elements Reserve over the next several years.
* Boulders are installed to mitigate erosion from roof drainage near back patio. Funded by Common Elements Reserve.
* Information provided to Owners about process to make individual properties available on Home Away/VRBO sites. Must be coordinated through Boyne, but Boyne will accord 60% of revenue to Owner, rather than 50%.
* On September 18, 2012, a telephone meeting of the Board took place with Jansen, Wickliff, Calabrese and Jorgensen in attendance, along with a Boyne representative.
* At that time, litigation was pending between Boyne and the Inn HOA. It was expected to remain in the appeals process for at least a couple of years.
* Quotes were sought for Association insurance policy.
* The Annual Meeting took place on October 13, 2012 with Jansen, Wickliff, Calabrese, and Jorgensen, along with some spouses and Carol Sbordon, Owner. Several Boyne representatives were present.
* Patio screens and rollers were repaired and eventually billed to the Common Elements reserve.
* Many ash trees removed in 2012, with at least 20 additional removals planned. Motion to approve future work in 2013 at $150/tree, including stump removal. To be paid from Common Elements Reserve.
* All cottages have at least four chairs on patio; no additional purchase needed at this time. Some Adirondack, some straight back.
* It was determined that, in the case of removal of bed skirts for cleaning, an old bed skirt could be used in the short term. No purchase of “extras” were approved.
* Housekeeping reported that a “deep cleaning” of cottages was underway, with seven units complete.
* Brick walkways have again been “raised” to meet code.
* A charge for road repair between CT and the golf course resulted in a $2,752.29 charge to the Common Elements Reserve. Crack filling was no longer adequate.
* A contract for inspection of furnaces and hot water heaters was recommended, since they were installed in 1999. Cost of $80 per unit will be charged to the unit reserve.
* Rob Klein was elected to the Board for a two year term ending in 2014. Paulikas is a new owner in 704.
* Calabrese has been authorized to audit unit reserve charges for conformity from unit to unit for standard charges.

**2013**

* In August 2013, the CTCA Board sent a summer letter informing Owners that the Common Elements Reserve was not keeping pace with necessary one-time projects and that an increase in dues would be needed.
* Flooding in several cottages resulted in recommendations for addition of a sump pump in each unit basement from unit reserves. Some already done.
* A new interior painter must be contracted for remaining units not completed.
* Theft has become a problem; a notice posted within units has been requested.
* November, 2013 Annual Meeting – Jansen voted in for fourth 2-yr. term, Wickliff for third, Calabrese for second. Rob Klein finishing first second year term in 2014.
* 703 & 721 – replaced rotting louvers with shingles, some units re-shingled in spots, touch up trim from Common Element Reserve.
* A Declaration of Values must be signed for Association Insurance.
* 20% of Owner’s 50% of revenue still being deposited in unit reserves for all units still not painted inside.
* Association dues increased from $1,418 to $1,485 per quarter.
* An Amendment to the MI Condo Act requires an audit of financials, unless the quorum votes to “Opt Out.”
* 712 and 714 are currently for sale.
* Marriott has moved The Inn from their Renaissance brand to their Autograph brand. There will be a walk-through of CT for inventory and maintenance this fall. Boyne USA has returned to property management at The Inn.
* A prospective owner is interested in building a garage attached to the unit closest to the Clubhouse.
* Thermostats currently set at 68 vacant and 72 when arrival expected. Adjusted to 75 AC in summer, 60 vacant in winter and 70 when guest expected.

**2014**

* A “run-water” notice, advising all Petoskey property owners to run a pencil-sized stream from faucets in winter of 2014 was received, due to extremely cold temps and risk of frozen pipes. Boyne Security will be sure this is done at CT.
* Board Meeting and Annual Meeting on November 1, 2014; Rob Klein, 2nd VP, has resigned the Board. Return to three members – Jansen, Calabrese and Wickliff. All present, along with some spouses and Jorgensen and Boyne representatives.
* Paint touch ups not complete due to rainy fall weather, but planned for 2015 Spring.
* All interiors painted except 705.
* 8 units have had new larger screen LR TV’s installed. $800 charged to unit reserves. Most have had LR TV mounted on wall in MB above armoire. $500 charge for installation.
* More ash trees will be removed in 2015.
* One Owner is currently participating in the Owner Participation Program (VRBO/HomeAway).
* Walk-through and inventory are planned for this winter.
* Discussion regarding grills for guests resulted in vote not to allow.
* Discussion of potential for garages built or additional parking in the wooded area across from the berm.

**2015**

* Annual Meeting on November 7, 2015. Jansen, Calabrese, Jorgensen and Susan Black in attendance, along with Boyne representatives.
* 705 was sold and the unit reserve will pay for interior paint in 2016.
* Ash tree removal appears complete.
* All walks re-sanded and a concrete step poured at 2 cottages. Funded from Common Elements Reserve.
* Repairs to yards at 713 & 714, along with broken windows in some units paid by Common Elements Reserve.
* Difficulty in finding a painter to do trim work, but did have some exterior walls and corners painted and funded from Common Elements Reserve.
* Eight toilet vents fixed with new roof collars. Funded from Common Elements Reserve.
* Updated photo cells on all units. Security checking for burned out lights. CER funding.
* Notice posted for guests regarding damage, pets, smoking.
* Association insurance statement of value is $214,900. Insurance increase of 9.1%.
* Encouraged sump pumps for balance of 8 units at a cost to unit reserve of $300.
* Taylor Martin to complete inventory of kitchen supplies during walk-through this month.
* Jorgensen forewarned of expense for main road work on Crooked Tree Drive coming in 2017.
* 705 sold to Shearer & Blastic; 708 sold to Greyerbiehl. Two other units for sale.
* Housekeeping indicated a deep clean of cottages is scheduled for November, including carpet cleaning and moving refrigerator. Mention of need to replace or reupholster bar stools. Style department is working on a training video for each property for new hires.
* Sump pumps and furnaces are checked once per quarter, and nightly winter checks are done by Boyne Security.
* Maintenance recommended re-caulking of kitchen counter tops and freezer alarms for all units @$120 charged to unit reserves.
* Jansen, Calabrese and Susan Black were elected to the Board.
* Unit reserve software and overall software will be upgraded by Boyne to provide more detail on maintenance charges.
* Association dues stand at $1,418 for Operations and $82 to grow the Common Elements Reserve per quarter ($1,500).
* A motion was approved to fund painting exterior trim with a combination of $500/unit from the Common Elements Reserve and $500 per unit assessment to equal $1K/unit. The trim project was deferred to 2016 because we were unable to interest a painter in taking this project.
* Jorgensen stated that the CT development must purchase a generator in 2016. The CTCA share will be $3,500 to be paid from the Common Elements Reserve.
* A motion was approved to purchase 15 additional Adirondack chairs, allowing for 3 straight back and 2 Adirondack chairs on each patio at a cost to the Common Elements Reserve of $2,250.

**2016**

* Summer Letter, June 2016 – Two Common Elements Funds – one funded by a percentage of the Association Dues, and a Special Common Elements Reserve increase for two months of $250 to cover painting of trim on each cottage, equaling $1,750 for two quarters. Four units were completed in spring of 2016, with remaining units to be painted in 2017. Half of the trim repainting is covered by the Common Elements Reserve, and half by the two month increase in Special Common Elements funding.
* Only 5 Adirondack chairs were delivered. Prices have risen. One additional straight back chair for each unit will be purchased in 2017 from the Common Elements Reserve.
* Process outlined for replacement of aging appliances from unit reserve funds.
* Twin bed skirts have not worn well and will be replaced with white standard issue from unit reserves.
* November 12, 2016 Annual Meeting. Jansen, Calabrese, Black present, along with Jorgensen, Scott Greyerbiehl, Laura Greig and Boyne representatives Costello, Martin, Mowry and Krull.
* All but one cottage now equipped with sump pumps.
* Seven cottages now have larger TV installed in living area. This is voluntary and funded from unit reserves.
* Two Adirondack chairs have been provided for each cottage patio, funded by Common Elements Reserve.
* $15,000 has been spent for exterior paint and trim, with difficulty finding vendors to commit to the project. Four cottages not yet painted because they were occupied. *($17K was budgeted – not sure if this refers to Special Common Elements Reserve expenditure or funding from monthly contributions for Common Elements derived from Association Dues?)*
* Painters power washed all back decks for mold, funded by Common Elements Reserve. *(Not sure if this included 4 not yet painted.)*
* Housekeeping asked that Owners remove non-standard utensils from kitchens and keep them in lock-up for personal use.
* Jansen signed Association Insurance Statement of Values at $217,700 for cottages. Premiums rising 2,8%.
* Unit reserve acceptable minimum - $250.
* Two cottages for sale – 712 & 714.
* Boyne is reviewing software upgrade for 2017 to allow more detailed maintenance billing as part of unit reserve reporting for all Boyne owned Bay Harbor properties, expected to be in effect by 2017 summer.
* Renovation in winter 2017 of Inn spa and fitness. Inn embarking upon second phase of room renovations, along with structural repairs and painting of exterior.
* Discussion about room rates and golf/lodging/dining packages being heavily discounted. Questioning why lodging seems to take the biggest hit.
* Pillows replaced by Boyne throughout Lakeside and Crooked Tree, along with new towels and twin bed skirts.
* Housekeeping recommended installation of water softeners at all CT Cottages. Jansen’s has been done @$1,800, funded from unit reserve.
* Maintenance reported that refrigerant in AC condensers in the cottages’ HVAC has been prohibited by the federal government. None are leaking at this time and are frequently inspected by maintenance.
* Boyne Design has been asked to create a furniture replacement package to replace CT case good items as they age out. Lakeside and Inn already have this. No requirement is in place for replacement at CT at this time, but Owners would like pre-approved selection to choose from that is consistent in quality and style for Boyne rental program.
* Road resurface project for main Crooked Tree Drive is coming next year. Costs for our Association have doubled to $6,000. The Common Elements Reserve is diminishing. It was decided to raise the Association Dues to $1,600 per quarter in anticipation of future costs, reflecting an increase of $100 per quarter through 2018. This designates a total Common Elements contribution of $182 per unit per quarter to fund future Common Element needs.

**2017**

* Summer letter sent to Owners in July, 2017.
* SafLok keyless entry has been made a standard for all properties in Boyne rental management and will be installed at Owner expense by November 2017 at a cost to unit reserves of $390 per cottage. Software and key cards themselves are a Boyne expense.
* TV upgrades are being implemented. The 32” flat screens installed in 2007 (not SMART or HD) have been moved to the MB in seven units. A minimum 40” SMART TV has been installed in those units. Remaining Owners will be contacted directly about upgrading the TV’s in the living area. Approximate cost to be paid from unit reserves is $800. Negotiations taking place with Charter to offer HD signal and more channels.
* Boyne has mandated Bluetooth alarm clocks for the master bedrooms in all rental units to meet brand standards across all properties. Charge to unit reserves of $70 per unit.
* Landscape repair and/or replacement for front yards will be addressed this fall.
* Furniture replacements are being selected by Boyne Design Group for items which need to be replaced.
* Boyne is researching a new work order and billing system for unit reserves.
* Water softeners are highly recommended at a cost of $1,900 to unit reserves. Two cottages have installed.
* All CT cottages now have sump pumps, paid by unit reserves.
* Several ash trees in areas around 713 and 714 have fallen and several more are scheduled to be removed this fall.
* Patio chairs have been marked on the underside with cottage unit numbers to aid in keeping them with the unit they belong with. Each cottage should have two upright dining chairs and two small upright Andirondack chairs at this time.
* Renters are not allowed the use of outdoor grills at any of the Boyne Bay Harbor properties, which includes Crooked Tree Cottages. Owners may have them, but must store them inside when not in residence. Security will address rental guests if there are issues.
* Board and Annual Meeting took place on November 4, 2017 with Jansen, Calabrese and Black present, along with Jorgensen and Boyne representatives.
* Inn spa and fitness renovations and second phase of room renovations taking place this fall.
* Diana Troxel from Boyne Design Group is working on a proposal for replacement furnishings for CT. No upgrade is required at this time, but she will assist Owners with acceptable choices.
* John Jorgensen stated that all sump pumps should have extension pipes installed to keep water far enough away from foundations so that the pump doesn’t run continuously and burn out.
* Road resurfacing done in May.
* Owners of 722 (Matthews/Jorgensen) painted their exterior this year; Some exterior trim and other areas were painted in 2017 from Common Elements Reserve.
* Insurance premium for Association increased 6%. Statement of values at $219,400.
* Jorgensen stated that remaining exterior trim would be painted as needed in 2018.
* Charter upgraded to HD signal and Boyne’s maintenance team attached HDMI cables to those TVs that are compatible. Owners who wish to upgrade TVs should contact Taylor Martin.
* Calabrese selling unit 712, so not up for election. Jansen elected for a two year term ending 2019; Black elected for two year term ending 2019; Steve Matthews elected for one year term ending 2018.
* Reported that Maintenance is checking sump pumps, furnaces, water softener salt levels and faucets when changing furnace filters. Security is checking windows, faucets and furnaces each evening in winter.
* Association Dues remain at $1,600 : $1,418 Operations +$100 +$82 for Common Element Reserve Funds.

**2018**

* January, 2018 letter to Owners advising of need to adjust Association Dues because of heavy snow removal costs. Dues became $1,740 per quarter with an additional $140 added to cure the shortfall for the second, third and fourth quarters of 2018.
* Annual Meeting held on November 3, 2018 with Jansen and Steve Matthews. Also in attendance were Owners, Bob Black and Michael Blastic, in addition to several Boyne representatives.
* Boyne reported that Boyne Resorts has acquired ownership of multiple resorts previously only managed by Boyne. The Inn will be closed for a few days in December to complete maintenance items. Sidewalk and rock repair around the beach is extensive this year. The next and last phase of room renovations will be completed this spring.
* Question about Boyne’s position on removal or shut down of Enbridge Line 5. Corporate position unknown. Information also shared about litigation between State of Michigan and Odawa tribe regarding jurisdiction over Emmett County. Expected to be heard in late 2020.
* Three CT cottages have left the rental program.
* Issues of theft and damage have resulted in several guest groups being banned from Boyne properties. Discussion about holding guests responsible for costs associated. Housekeeping is expected to report regarding observations at check out cleaning.
* Staffing for housekeeping especially challenging. Checklists are helping maintain standards.
* Maintenance highly recommended water softeners. The crew will check salt levels. Boyne has hired a skilled HVAC person.
* Taylor Martin is working on an Owner’s website for Association documents, as well as an Owner’s portal for reservations tracking. Unit reserve software STILL in process.
* Association policy premium increase of less than 1%. Association insurer, Lyman & Sheets, suggested to Steve Matthews that Owners should carry at least $100,000 in contents coverage to include “entire finish of the interior, including floor coverings, fixtures, appliances, etc.”
* Landscape repair and replace is now scheduled for spring, 2019, along with replacement of some patio chairs and extension of several sump pump discharge pipes, all to be funded from Common Elements Reserve.
* Cottage 712 sold in 2017 and is no longer in rental; 713 & 714 are currently for sale.
* Jansen and Black remained on the Board through 2019; Matthews agreed to remain on the Board through 2020.
* A preferred furnishings replacement package will be provided to CT owners, but no overall replacement is being mandated by Boyne Rental Management at this time. Cottages taken out of the rental program that wish to re-enter will be required to make furnishings consistent with other rental cottages and would require coordination with Boyne Rental Management.
* Motion passed to return Association Dues to previous 2018 levels, since the temporary increase returned Common Element Reserves to an acceptable level. Dues for 2019 = $1,600.

**2019**

* February, 2019 financial recap to Owners.
* Annual Meeting held November 2, 2019 with Jansen & Black. Also present were Owners, Bob Black and Michael Blastic and John Jorgensen, along with representatives from Boyne.
* Inn reports of significant erosion at beach front and consult with Corps of Engineers. Work to begin this fall.
* Housekeeping indicated staffing problems have eased and results show in owner and renter comments.
* Landscaping renovations are complete in front beds of cottages. Funding of $8,791 from Common Elements Reserve.
* Any old tube TV’s in upstairs bedrooms were replaced with flat screens; funding from unit reserves.
* A number of patio chairs were replaced in spring. Common Element Reserve Funding.
* Association insurance policy premium increased 5.5%.
* Front yard maintenance to be done by a landscaping company beginning in 2020 with regular weeding and clean up services. This will be an operating system cost.
* Seven cottages of 15 have upgraded the main living TV and moved smaller TV to MB.
* John Jorgensen reported that calculation of water expenses in the Crooked Tree/Orchards development will be determined by usage going forward, since the golf course is the largest consumer.
* Three cottages remain for sale: 710, 713 & 714.
* Jansen and Black will remain on the Board for another two year term, ending in 2021.
* Operating dues have remained the same since 2010. Jansen proposed raising dues by $32 per unit per quarter to equal $1,450 due to an increase in some operating expenses. He also proposed to decrease the Special Common Element Reserve amount to $75 and to keep the Common Element Reserve at $100 for a total of $1,625 per quarter.

**2020**

* February financial report sent to Owners.
* Reference in this report to $5,233 for water and well equipment and lines? Says this was approved at 2019 Annual Meeting?
* August 2020 Summer letter to Owners
* The Inn closed March 16 due to Covid restrictions and re-opened May 29.
* Beach erosion restoration completed before reopening.
* Spa renovations are complete.
* Storm damage in July, 2020 resulted in damage to 711. Repairs underway and covered by Association insurance.
* Brick walkways leveled and raised in some cases and resanded – AGAIN – Expenditure from Common Elements Reserve of $4,639.
* Five units for sale, four under contract. (709, 710, 712, 713 & 714).
* Resignation letter received and pending sale of Jansen unit 713.
* Owner newsletter in lieu of Annual Meeting sent November, 2020, due to pandemic restrictions.
* Six new owners (707,709, 710, 712, 713, 714); none participating in rental program.
* Vacant Board seat left by Jansen filled by Mark Kemple. Susan Black assuming position as president; Matthews remains on Board.
* Provisions made with Little Traverse Disposal for pick-up of trash for new resident owners at owner expense; advised to leave containers out of direct view.
* Association plan to hire a paint contractor to touch up exterior paint beginning in spring, 2021.
* Maintenance will store screens and patio chairs in cottage basements as usual. Owners should contact Taylor Martin to be sure your cottage is accessible for storage. Advised furniture be brought in before snowfall begins.
* Fall cleanup of grounds finished.
* Evergreen Lawn Care will maintain road, driveways and front entrance walkways after 2” or more snowfall.
* Association insurance policy renewed with existing carrier; vetting other carriers for bids. Owners should carry liability and content insurance.
* Seeking a contractor to power wash all front and back decks in spring, 2021.

**2021**

* July 2021 letter from Boyne presented new Rental Management Agreement to Owners for signature. Communication indicated that Boyne would no longer be holding unit reserve funds, and would remit balances to Owners following signature of the new RMA. Future charges would be either withheld from revenue quarterly, or billed to owners if necessary.
* July 2, 2021 Summer letter from CTCA Board
* Change in community at CT brought mailboxes for new owners.
* Steve Morris joined the Board to represent resident owners.
* Unit 721 for sale.
* Increase in quarterly Association Dues to reflect upgrade and increase costs for new Spectrum contract: $1,700 beginning in 3rd quarter of 2021.
* Association policy is changing. New Statement of Values for 2022 is $330,000. Association policy now also covers appliances, fixtures, hard surface flooring, plumbing, electrical, as well structure including windows and siding, paint, etc. See specific listing in letter of coverage for owner policies.
* Association has been unable to secure a contractor to touch up exterior paint in 2021; efforts to seek different terms for 2022 are taking place. Some resident owners have gone forward to paint their units using their own contractor.
* Outdoor aesthetics summarized, power washing addressed, privacy fencing requests acknowledged.
* Invitation sent to Owners from CTCA Board announcing date of 2021 Annual Meeting as October 30.
* Two additional units were sold – 721 & 723. Neither are in the rental program with Boyne.
* Announcement of Architectural Control Committee to establish guidelines for exterior standards and work with new owners to meet needs not previously existing.
* Owners advised to scrutinize several items in Rental Management Agreement.
* Annual Meeting on October 30, 2021. Black and Morris present; Owners Jerry Smiegelski, Steve and Jennifer Morris, Diane Wickliff, Scott and Diane Greyerbiehl and John Jorgensen present. Nicole Snover via phone.
* Report of difficult in housing seasonal staff reported by Inn.
* Snover inquired about changes in units and how compliance would work to come back into rental program. Wendie Keen from Boyne stated that they would try to work together, but stressed desire for consistent experience for rental guests.
* New RMA requires an annual deep cleaning of unit at owners’ expense. Bid out to third party.
* Morris raised concern about resident owners paying trash removal in addition to what is already covered in Association Dues. Morris requested more frequent meetings to sort out issues and enhance communication with new owners.
* Owner website is fully functional and contains all Association documents. Directory will be updated and posted this fall.
* Issues with cable should be reported to Maintenance.
* Mailboxes for residents have been installed; one more will be added in spring.
* A list of painters who have done work in CT is being compiled.
* A list of vendors for power washing of decks is being compiled by Taylor Martin.
* Architectural Control Committee established: Kevin Greig, Scott Greyerbiehl, Nicole Snover and Steve Morris. Proposed plans should be submitted to this committee and approved before going forward with any external changes.
* New RMA has been signed. Rental owners should carefully review calendars going forward.
* A proposal to remove land lines from units was discussed. Wendie Keen cautioned that these are desired for rental owners and cautioned opposition.
* Black and Jim Farrell elected to two year terms. Morris remains through 2022.